

Rebuilding Livelihoods of the Poor Affected by Conflict through Donor-Led Market-Based Approaches: The Case of Liberia

RUTH RUTENDO BUTTERWORTH

A thesis submitted in partial fulfilment of the requirements of the University of Greenwich
for the Degree of Doctor of Philosophy

May 2015

ACKNOWLEDGEMENTS

First and foremost, I would like to express my sincere gratitude to my first supervisor, Dr Alistair Sutherland of Natural Resources Institute, University of Greenwich, for his continuous support throughout the process of this PhD. His knowledge, wisdom and guidance have been immeasurable in accomplishing this PhD. Secondly my thanks go to my second supervisor, Dr Gideon Onumah for his constructive encouragement and motivation, including in the formative stages of this thesis. Thirdly, my sincere thanks go to my former supervisors, Dr Alastair Orr and Dr Junior Davis, for starting me off in this PhD process. Further appreciations are extended to my internal examiners at the MPhil-PhD stage, Professor John Morton and Ms Claire Coote, for their constructive feedback.

I also wish to thank the University of Greenwich for financial support availed under their invaluable ‘staff development programme’. Without this initial support, this PhD would never have been started. I am also immensely indebted to the following INGOs in Liberia: Concern Worldwide, Oxfam Great Britain and Welthungerhilfe for their consent to base this research on their work. The resources provided enabled repeat fieldwork visits which enhanced these thesis results. In addition, the cooperation and patience of participants during numerous data collection phases, at a time when they were extremely busy rebuilding their livelihoods after the devastating Liberian conflict, is greatly appreciated. My further thanks go to numerous Liberian institutions, both, government and non-governmental, in particular the Ministry of Planning and Economic Affairs and the Liberian international non-governmental organisation network, for their support and insights.

Lastly, I am extremely grateful to all my friends and family for their support in different forms during the process of this PhD. I would like to thank my former colleagues at the Natural Resources Institute for their insightful comments and suggestions at different levels along the process of this PhD. To Sylvia and Alan Butterworth, to my mother, thank you. Lastly, my sincere thanks are extended to Mark for his invaluable insights into humanitarian aid work and for seeing me through this lengthy and sometimes arduous process.

ABSTRACT

A pro-poor market-based approach has increasingly been adopted by INGOs as a livelihoods rebuilding strategy following destructive armed-conflicts. However, there remains a gap in knowledge of the feasibility of such an approach in post-conflict contexts. This research seeks to address this gap. It questions whether pro-poor and donor-led market-based approaches work within post-conflict environments and, if so, under what conditions? The results are from an analysis of case study-based data collected from twenty-one microenterprise groups from three diverse counties of Liberia, six years after the armed-conflict.

The research reveals that local context in post-conflict environments play an important role in the extent to which a market-based approach might achieve its underlying objectives of broad-based, sustainability and growth enterprises. On one hand, the losses and changes in the entitlement systems of the poor restrict their ability to both operate and to potentially sustain market-based livelihoods promoted through donor-led initiatives beyond the period of direct support. On the other, the extent to which conflict affects local market-systems also shapes outcomes of a post-conflict market-based approach. Shortcomings within the private and government sectors hinder application of market-based principles by increasing the role of the INGO to more than a facilitating role, thus further compromising sustainability of microenterprises. Positively, results suggest that, in spite of low income gains, a market-based approach holds potential to empower direct beneficiaries through skills gains, improve their self-esteem and contribute towards peacebuilding within local communities.

To further advance this field of research, future donor-led programme design and implementation needs to balance the post-conflict reconstruction urgency with context-specificity, not only that related to the target groups, but also the extent to which the wider and immediate market environment are able to support a market-based approach. Hurried actions risk exclusion of the most vulnerable groups in society through both direct and indirect factors arising from conflict. Yet, a broad-based economic development is essential in a post-conflict environment to reduce both underdevelopment and the risk to return to war.

CONTENTS

TITLE	Error! Bookmark not defined.
DECLARATION	ii
ACKNOWLEDGEMENTS	iii
ABSTRACT	iv
CONTENTS	v
LIST OF TABLES	xi
LIST OF FIGURES	xiii
LIST OF BOXES	xiv
LIST OF PLATES	xv
GLOSSARY OF LIBERIAN TERMS USED	xvi
CURRENCY CONVERSION RATES	xvii
ABBREVIATIONS	xviii
Chapter 1 : Research Problem	1
1.0 Background to the Study.....	1
1.1 Problem Statement	3
1.2 Rationale and Significance of the Study	6
1.3 Aim and Objectives of the Study	8
1.4 Research Questions	9
1.5 Geographical Scope of the Study.....	11
1.6 Outline and Structure of the Study.....	12
Chapter 2 : Review of Economic Costs of Armed-Conflict and Challenges for Micro- Economic Recovery	14
2.0 Introduction.....	14
2.1 Trends and Causes of Armed-conflicts	14
2.1.1 The Common Causes of Conflict.....	15

2.2	Effects of Armed-Conflicts on Entitlements of the Poor.....	18
2.2.1	Armed-Conflicts and Impact on Direct Entitlements.....	19
2.2.1.1	Effects of Armed-Conflict on Direct Entitlements in the Rebuilding Phase .	21
2.2.2	Effects of Armed-Conflict on Market Entitlements.....	22
2.2.2.1	Complexity of Effects of Armed-Conflict on Economic Entitlements.....	27
2.2.3	Effects of Armed-Conflict on Other Entitlements	29
2.2.3.1	Public Entitlements Failure	29
2.2.3.2	Role of Civic Entitlements	31
2.2.3.3	Access to Entitlements through Illegal Activities.....	31
2.3	Microenterprise Strategy for Post-Conflict Microeconomic Recovery	33
2.3.1	Development through Microenterprise Strategy	33
2.3.2.1	Financial and Capacity Building Provision Approach.....	38
2.3.2.2	Developing Group-Based Marketing Strategies	42
2.3.3	Assessing Pro-Poor Enterprise Development Success.....	44
2.3.4	Current Thinking on Pro-Poor Enterprise Development in Post-Conflict Environments	47
2.3.4.1	Early Economic Recovery Programmes	52
2.4	Knowledge Gaps and Chapter Conclusions.....	55
Chapter 3 : Research Methodology.....		58
3.0	Introduction	58
3.1	Paradigms of Research.....	58
3.2	Research Methodology	61
3.2.1	Qualitative Case Study Approach.....	61
3.2.2	Conceptual Framework of the Thesis	64
3.2.2.1	The Entitlement Approach	65
3.2.2.2	The Rural Economic and Enterprise Development Framework	67

3.2.3	Research Methods	70
3.3	Research Processes and Timelines.....	72
3.3.1	Researcher Influence.....	72
3.3.2	Identifying Case Study Sources	73
3.3.3	Determining Sample Size.....	74
3.3.5	Planning and Fieldwork Activities.....	77
3.3.6	Data Collection, Management, Analysis and Thesis Presentation.....	79
3.3.7	Reliability and Validity	82
3.4	Case Study Groups and Participants	85
3.5	Chapter Conclusions	87
Chapter 4 : Background of Study Country.....		88
4.0	Introduction.....	88
4.1	The Political and Economic History of Liberia	89
4.1.1	Political History of Liberia.....	89
4.1.1.1	The Liberian People	90
4.1.1.2	Independent Liberia and the Politics of the True Whig Party.....	92
4.1.2	The Economic History of Liberia and Agriculture	93
4.1.2.1	Smallholder Agriculture, Labour and Access to Land.....	94
4.1.2.2	Liberian Women and Microenterprises.....	95
4.2	Main Factors Contributing to the Liberian Civil War.....	97
4.3	Effects of Civil War on Entitlements and the Economy	102
4.4	Rebuilding the Post-Conflict Economy	108
4.4.1	Strategic Planning for Economic Recovery	108
4.4.2	Business Climate and Broad-Based Employment Creation.....	110
4.4.2.1	Import Policies and Local Rice Production	113
4.4.3	Pro-Poor Donor-Led Initiatives and Sustainability.....	116

4.5	Local Context of Case Study Counties	117
4.5.1	Montserrado County	117
4.5.2	Lofa County	119
4.5.3	Grand Kru County.....	121
4.6	Chapter Conclusions	123
Chapter 5 : Effects of the Liberian Conflict on Entitlements of the Poor.....		124
5.0	Introduction.....	124
5.1	Effects of Conflict on Direct Entitlements.....	125
5.1.1	Loss of agricultural productivity during conflict.....	125
5.1.2	Lack of Agricultural Labour in the Post-Conflict Phase.....	127
5.2.1	Loss of Incomes in Urban Areas.....	130
5.2.2	Loss of Incomes in Rural Areas.....	132
5.2.3	Limited Access to Markets.....	135
5.2.4	Non-Farm Livelihood Strategies.....	139
5.2.5	Limited Sources of Micro-credit in the Post-Conflict Phase of Liberia	143
5.3	Effects of Armed-Conflict on Civic and Public Entitlements.....	147
5.3.1	Destructive Nature of Conflict on Social Entitlements.....	147
5.3.2	Effect of Conflict on Attaining Education	149
5.3.3	Humanitarian Aid in Conflict and Post-Conflict	152
5.3.4	Effects of Lack of Entitlements on Repatriation Uptake	155
5.4	Chapter Conclusions	156
Chapter 6 : Analysis of Post-Conflict Market-Based Approaches		158
6.0	Introduction.....	158
6.1	Self-Organisation after Conflict.....	159
6.1.1	Direct Factors Affecting Membership to INGO-led Enterprise Initiatives..	159
6.1.2	Indirect Exclusionary Factors to Group Membership.....	162

6.2	Impact of Conflict on the Wider Markets	168
6.2.1	Limited Availability of Local Partners	169
6.2.2	Effects of Limited Entrepreneur Competence on Market-based Implementation Approaches	170
6.2.3	Influences of Grants-Based Funding Approach.....	173
6.3	Early Financial and Empowerment Outcomes of Market-Based Initiatives....	175
6.3.1	Financial Outcomes of Case study groups.....	175
6.3.1.1	Petty Trading Market-Based Initiatives in Grand Kru.....	175
6.3.1.2	Tailoring Market-Based Initiative in Montserrado County	177
6.3.1.3	Agricultural Production-Based Initiatives.....	178
6.3.1.4	Agro-processing and Agricultural Marketing Business Initiatives.....	181
6.3.2	Empowerment through Participation within Market-based Initiatives	187
6.3.2.1	Ability to Take-Up Market Opportunities.....	187
6.3.2.2	Limited New Entrants into Existing Enterprise Groups	190
6.3.2.3	Control over Resources	194
6.3.2.4	Participation in Local Socio-Political Matters	196
6.4	Chapter Conclusions	201
Chapter 7 : General Discussions and Conclusions.....		204
7.0	Introduction.....	204
7.1	Synthesis of Empirical Findings	204
7.2	Theoretical Implications	215
7.3	Policy Implications.....	218
7.4	Limitations of This Study	220
7.5	Recommendations for Further Research.....	221
References.....		223
List of Appendices		270

Appendix 1.1: Definition of Key Terms	270
Appendix 2.1: 10 Reasons why Militarisation is bad for Women	273
Appendix 2.2: Leading Donor Agencies in Post-Conflict Economic Reconstruction.....	274
Appendix 3.1: Sustainable Livelihoods Framework.....	274
Appendix 3.2: Rural Economic and Enterprise Development Framework.....	275
Appendix 3.3a: List of Focus Groups-Based Questions	276
Appendix 3.3b: Semi-Structured Questionnaire for Individual Case Study Members.....	279
Appendix 3.3c: Semi Structured Questionnaire for Key Informants Interviewees	280
Appendix 3.3d: Semi-Structured Questionnaire for INGOs	281
Appendix 3.4: List of Additional Informative Documents Read.....	283
Appendix 3.5: Selection Criteria for Case Study Groups	285
Appendix 3.6: Initial List of Prospective INGO Case Studies Sources.....	285
Appendix 3.8: INGOs and Key Informants Meeting Schedules.....	287
Appendix 4.1: Age Structure of Liberia Population	289
Appendix 4.2: Ethnic Divisions Map of Liberia.....	290
Appendix 4.3: Liberian GDP Trends (US\$) (1960-2009)	291
Appendix 4.4: Terms of Trade between Imported rice (kg)/ daily wage.....	292
Appendix 4.5: Official IDP Camps and Number of Registered Inhabitants.....	292
Appendix 5.2: Table of Summary of First-Level Effects of Conflict on Entitlements.....	294
Appendix 6.1: Vulnerability Criteria of INGOs	295
Appendix 6.2: Entrepreneurial Experience of Case Study Groups.....	296
Appendix 6.3: General Training Topic Contents.....	297
Appendix 6.4: List of Goods Traded by Grand Kru Case Study Groups	298

LIST OF TABLES

Table 2.1: A Typology of War Economy	26
Table 2.2: Generic Criteria for Evaluating Microenterprises.....	44
Table 3.1: A Summary of Positivist and Interpretive Approaches	60
Table 3.2: Research Approaches and their Philosophical Bases.....	62
Table 3.3: Checklist for the Appraisal of Qualitative Research.....	63
Table 3.4: Inter-linkages between Entitlements, Capabilities, and Functionings	67
Table 3.5: Entrepreneurial Competence.....	68
Table 3.6: Advantages and Disadvantages of Research Techniques Used.....	70
Table 3.7: Group Membership and Gender.....	85
Table 3.8: Total Groups Participants (Focus Groups and Individual Interviews)	86
Table 4.1: Age Structure of Liberian Population.....	90
Table 4.2: Chronology of Events of the Liberia Civil War.....	100
Table 4.3: Liberian GDP per Capita Trends (US\$).....	103
Table 4.4: Exchange between Imported Rice (kg) and Daily Wage: (Annual: 2009-2013)	115
Table 4.5: Economic Revitalisation Pillar: Enabling the Environment Activities.....	115
Table 4.6: Profiles of Study Counties	122
Table 5.1: Marital Status of All Participants.....	127
Table 5.2: Combined Sources of Agricultural Labour in Lofa Groups (n=33)	128
Table 5.3: Pre and Post-Conflict Status of Cooperative Groups Nationwide	134
Table 5.4: Distances Covered to Reach Markets in Grand Kru.....	136
Table 5.5: Full-Time Petty Trading: 4 Grand Kru Groups	140
Table 5.6: Means and Sources of Financial and Non-Financial Help.....	144
Table 5.7: Levels of Literacy among Participants Only	150
Table 5.8: Destinations of Grand Kru Groups Displaced Persons.....	153
Table 5.9: Repatriation Package per IDP from Bong County to Lofa County	154

Table 6.1: Categories Market-Based Initiatives.....	163
Table 6.2: Age profile of Grand Kru Groups.....	164
Table 6.3: Entrepreneurial Experience of Case Study Members.....	170
Table 6.4: Case Study Groups' Activity Schedules.....	173
Table 6.5: Phased Financial Grants Investments by INGOs (US\$).....	174
Table 6.6: Grand Kru Groups - Average Income per Month per Person (LRD).....	175
Table 6.7: Virtuous Women Multipurpose Cooperative Gross Income (US\$) (n=106).....	177
Table 6.8: Konia Vulnerable Women Group Gross Income (2007-2009).....	179
Table 6.9: Zorzor Vulnerable Women Group Income (2007-2009) (n=15).....	180
Table 6.10: Gbalin Women Multipurpose Cooperative Group Gross Income (2007-2010).....	181
Table 6.11: Barwein Community Income Over 10 Months (US\$).....	182
Table 6.12: Larmouth Community Income Over 21 Months (US\$).....	183
Table 6.13: Konia Grain Bank Income (US\$).....	184
Table 6.14: Average Gross Income by Group (US\$).....	186
Table 6.15: Total Additional Employment Created by Group Initiatives.....	190
Table 6.16: Interest Paid and Actual Accrued by Grand Kru Groups (US\$).....	192
Table 6.17: Community-Based Initiatives.....	197

LIST OF FIGURES

Figure 1.1: Immediate and Wider Economic Environment	8
Figure 1.2: Structure of this Thesis	13
Figure 2.1: Effects of Armed-Conflict on Economies	28
Figure 2.2: Empowerment Process through Enterprise Development Participation.....	45
Figure 2.3: Interlinked Employment Development Investments and Intensities.....	54
Figure 2.4: Pro-Poor Market-Based Approach	55
Figure 3.1: The Vicious Cycle of Vulnerability of People Affected by Conflict	66
Figure 4.1: Key Liberian Food Markets.....	114
Figure 5.1: Main Market Points for the Grand Kru Case Study Groups	142
Figure 5.2: Severity of Entitlement Losses to Rural and Urban groups	157
Figure 6.1: Comparisons of Selection Approaches of INGOs and Reach.....	162
Figure 6.2: Comparison of Effectiveness INGOs Enterprise Identification Process	168
Figure 6.3: Comparison of Funding Approaches and Resulting Gross Income Earned	187
Figure 6.4: Potential to Increasing Group Membership.....	194
Figure 6.5: Severity of Entitlement Losses Impact on Market-Based Approach	201

LIST OF BOXES

Box 4.1: List of Current Registered Business Associations in Liberia.....	111
Box 5.1: Market Disruptions in Montserrado County	131
Box 5.2: Livelihoods Obtained from Extra-legal Entitlements in Montserrado County	131
Box 5.3: Loss of Urban - Rural Remittances: Lofa County.....	132
Box 5.4: Loss of Collective Marketing Activities	135
Box 5.5: Case of Distress-Push Trading Livelihood Options	139
Box 5.6: Support from Faith-Based Organisations	148
Box 5.7: Effects of Conflict on Education Attainment	151
Box 5.8: Factors Influencing Non – Returning of IDPs.....	156
Box 6.1: Failure to Access Markets	181
Box 6.2: Reasons Driving Individual Selling within Grand Kru Groups	198

LIST OF PLATES

Plate 4.1: Map of the Republic of Liberia.....	89
Plate 4.2: Map of Ethnicity Groups in Liberia.....	91
Plate 5.1: Bridge Connecting Barwein Community in Lofa County to Markets.....	138
Plate 6.1: Selling Dried Fish from homestead	165
Plate 6.2: Cabbage Production at Gbalin Women Farm	189

GLOSSARY OF LIBERIAN TERMS USED

<i>Americo-Liberian</i>	Term used locally for descendants of former African-American slaves living in Liberia
<i>Congo people</i>	Term mainly used to mean people who originated from the Congo Basin on their way to the Americas but were diverted to Liberia following the abolition of slavery
<i>Kuu club</i>	Informal labour groups, mostly separated between men only and women only groups, for hire services, particularly for agriculture labour
<i>Susu club</i>	A local term for savings and loan scheme group

CURRENCY CONVERSION RATES

Averaged 2009-2011

Liberian Dollars (LRD) 70.00	US\$1.00
Euro 1	US\$1.33
Pound Sterling 1	US\$1.470

ABBREVIATIONS

AEDE	Agency for Economic Development and Empowerment
BMZ	Federal Ministry for Economic Cooperation and Development
BRAC	Building Resources across Communities
CARI	Central Agricultural Research Institute
CDA	Cooperative Development Agency
CRID	Centre for Rehabilitation of the Injured and Disabled
DALYs	Disability-Adjusted Life Years
EA	Entitlement Approach
ECOWAS	Economic Community of West African States
ECPMOG	Economic Community of West African States Monitoring Group
GDP	Gross Domestic Product
GEMAP	Governance and Economic Management
GoL	Government of Liberia
GWMC	Gbalin Women Multipurpose Cooperative
HDI	Human Development Index
HIPC	Heavily Indebted Poor Countries
HIV/AIDS	Human Immunodeficiency Virus Infection / Acquired Immunodeficiency Syndrome
IDPs	Internally Displaced Persons
INGO	International Non-Governmental Organisation
INPFL	Independent National Patriotic Front of Liberia
iPRSP	interim Poverty Reduction Strategy Paper
LCCC	Liberia Coffee and Cocoa Corporation
LEDFC	Liberian Enterprise Development Finance Company
LIBA	Liberia Business Association
LINGO Forum	Liberia International Non-Governmental Organisation Forum
LMA	Liberia Marketing Association
LPMC	Liberia Produce Marketing Corporation
LURD	Liberians United for Reconciliation and Democracy
MBA	Market-Based Approach
MODEL	Movement for Democracy in Liberia
NPC	National Palm Corporation

NPFL	National Patriotic Front of Liberia
Oxfam GB	Oxfam Great Britain
PRSP	Poverty Reduction Strategy Paper
REED	Rural Economic and Enterprise Development
ROSCAs	Rotating Savings and Credit Association
SEWA	Self-Employed Women's Association
SLA	Sustainable Livelihoods Approach
SMEs	Small and Medium Enterprises
SMMEs	Small, Micro and Medium Enterprises
TRC	Truth and Reconciliation Commission
ULIMO	United Liberation Movement of Liberia for Democracy
UNMIL	United Nations Mission in Liberia
UNOMIL	United Nations Observer Mission in Liberia
VWMC	Virtuous Women Multipurpose Cooperative

Chapter 1 : Research Problem

1.0 Background to the Study

The tendency immediately after armed-conflicts has been for the international community and post-conflict governments to concentrate their reconstruction efforts on security and emergency relief (UNDP, 2005). Economic rebuilding activities were considered much later fearing that if initiated earlier they would jeopardise peace processes (De Vries and Specker, 2009, Addison, 2003 Mandelson-Foreman, 2002). Gradually however, with increased calls for economic recovery programmes to be implemented in the early peace processes, including at the micro level, economic recovery is increasingly becoming one of the core rebuilding strategies in post-conflict environments (UN, 2008, Collier, 2006, UNDP, 2005, Addison 2002, 2003, 2005, Del Castillo, 2003). Ciarli *et al.* (2010) cites that there is ongoing suggestions that post-conflict governments and donor recovery programmes and policies should be supportive of entrepreneurial activity if they are to have significant and longer lasting impact on the poor. The argument for the inclusion of early economic interventions has been mainly to counter chronic underdevelopment of countries emerging from devastating armed-conflicts (Stewart and FitzGerald, 2001a, Annan, n.d.) as well as to provide dividends for maintaining fragile and fledgling peace transitions in the aftermath of such conflicts (Specker, 2008, AfDB, 2008, Collier *et al.*, 2006).

This reconstruction strategy has been followed in post-conflict Liberia (Government of Liberia, 2008, Ohiorhenuan, 2007), a country which experienced a 14 year destructive civil war up until 2003. In addition to addressing macroeconomic issues, the Liberian government's Poverty Reduction Strategy Paper (2008-2011) includes an economic revitalisation pillar which focuses on the rebuilding of livelihoods of the poor through engaging them in markets (GOL, 2008, Johnson-Sirleaf, 2007).

Contrary to its growing recognition at policy level however, practitioners continue to lag behind with micro-economic approaches suitable for post-conflict economic rebuilding

(Ciarli, 2010, Del Castillo, 2003). The conventional approaches of “normal” development do not fit well with conflict-affected environments (Gestle and Nourse n.d.). Furthermore, challenges of post-conflicts are unique and context-specific therefore prohibiting the standardisation of rebuilding approaches (UNDP, 2005). Collier (2006: 1) notes that there is still:

“[an] inevitably limited number of post-conflict observations...as well as a limited practitioner expertise in this area”.

This research focuses on one of the least studied areas in development, the micro-economic recovery and its relevance to sustainable development (Collier, 2006, Addison, 2003, Del Castillo, 2003). The empirical research available has largely focused on macro-economic distortions of conflict and their recovery (Justino, 2009). The dearth of research on this subject area of micro-economic sustainable recovery neither matches the actual importance of broad-based recovery to lift the poor from underdevelopment following armed-conflicts, nor the magnitude of practitioner knowledge constraints. In addition, the lack of research in this field does not reflect the significant threat of armed-conflict which remains in fragile countries, caused by a multitude of factors including poverty (see Section 2.1).

Following this significant gap, this study sets out to explore how donor agencies have supported the poor affected by the Liberian civil war to rebuild their livelihoods through engagement in pro-poor markets in order to learn lessons on the conditions which may make them successful and those which hinder their success. Whilst in “normal environments” a pro-poor market-based approach is widely viewed as providing prospects to “crowd-in” a large number of poor people, including women, into equitable markets for sustainable livelihoods (Jochnick, 2012, Haggblade *et al.*, 2012, OECD, 2007, World Bank, 2005, Poulton and Dorward, 2003, USAID, n.d.), in post-conflict settings this remains an assumption (Gestle and Nourse n.d.). This study seeks to explore the conditions under which a market-based approach contributes to sustainable livelihoods to vulnerable groups affected by armed-conflict in post-conflict Liberia. By studying the Liberian context six years after the cessation of the armed-conflict, this study also provides a timescale variable, thus providing inference to time-path of recovery.

Section 1.1 provides the problem statement that this research study is formulated upon. Section 1.2 provides the rationale and the significance of this study while Section 1.3 discusses the aims and objectives of this research. In Section 1.4 the research questions that this thesis seeks to answer are elaborated. The delimitations of this study are provided in Sections 1.5 while the outline of this thesis is presented in Section 1.6.

1.1 Problem Statement

The onset of internal armed-conflicts is increasingly being associated with a lack of economic opportunities to the majority of the poor within societies (Serneels and Verpoorten, 2012, Stewart, 2009, Addison 2003, Stewart and FitzGerald, 2001a, Verstegen, 2001, Annan n.d.). With one third of the world's poor also currently living across 45 fragile states (OECD, 2011, 2012, Stewart *et al.*, 2009), armed-conflict remains a constant threat with not only to these countries but also to neighbouring countries (Buhaug and Gleditsch, 2008), Fearnely and Chiwandamira, 2006, Goodhand, 2004) and to global security and development (Marshall, 2005, 2001, Lynch and Bravman, 2005). As humanitarian aid remains the main source of funds for developing and conflict-affected countries, the international community needs to continuously develop economic recovery approaches which optimise aid effectiveness (Naudé, 2012, OECD, 2011). Currently, little is known about post-conflict conditions underlying micro-economic recovery (Serneels and Verpoorten, 2012, Collier, 2006). Thus, post-conflict economic recovery lacks clarity of best practice and options. This thesis proposes to carry out an exploratory research to investigate conditions which facilitate or hinder micro-economic recovery in the aftermath of armed-conflicts. The study will focus on pro-poor donor-supported microenterprises in post-conflict Liberia.

The argument to bring economic recovery to the forefront of the rebuilding of countries affected by armed-conflicts has been driven by increasing research which directly link the lack of economic gains accruing to the majority of the people in the aftermath of armed-conflicts to increased risk of conflict recurrence (Specker, 2008, Collier *et al.*, 2007, Collier, 2006, World Bank, 2006, Carbonnier, 2002, Collier and Hoeffler, 2001, Kreimer *et al.*,

1998). Such mass poverty explains why civil wars are currently the main persistent type of armed-conflicts (Marshall, 2005, Glaser, 2001) and why armed-conflicts consistently occur mostly in poorer countries (Bodea and Elbadawi, 2008, Annan, n.d., Stewart, 2009, 2002). The nature of warfare itself has continued to evolve, becoming more destructive to productive infrastructure and human lives which increases poverty and impacts on post-conflict recovery (Lynch and Bravman, 2005).

Engaging the poor in markets, particularly through private sector development, has therefore gained favour among post-conflict governments and practitioners (OECD, 2009, 1995, Jeppesen, 2005, World Bank, 2005) including in post-conflict Liberia. Private sector development approach has been viewed as a panacea to development problems through employment creation as well as removing barriers to enterprise uptake, including by the poor. In this context, the Government of Liberia (2008: 36) writes that:

“[The] private sector will be the primary driver of growth, from small family farms and roadside shops to medium and large-sized investments in agriculture, mining, construction, hotels, financial services and increasingly, light manufacturing”

In addition, a market-based approach in post-conflict settings is also assumed to have, inbuilt within its implementation processes, additional incentives to contribute to political and social rebuilding, important aspects of post-conflict reconstruction (Specker, 2008, Santos, 2003, Karim and Hess, 2001). Following these views, some international non-governmental organisations (INGOs) in Liberia have adopted pro-poor market-based approaches as a means to support the poor affected by the civil war at the grassroots level (LINGO Forum, 2009). Jackson and Scott (2007) and Kusago (2005) have argued that, a grassroots approach is important in the aftermath of conflicts where central governments are usually weak, lacking both capacity and resources to facilitate a ‘trickle down’ effect anticipated from macro-level economic rebuilding efforts.

However, while in “normal environments” such an approach results in faster and broad-based livelihoods rebuilding through growth enterprises as well as employment (Haggblade *et al.*, 2012, Jurik, 2005, Ssewamala and Sherraden, 2004, Dorward, *et al.*, 2003), in post-conflict environments, these outcomes remain anecdotal (Nourse *et al.*, n.d.). MacSweeney

(2008), Miehlbradt and McVay (2006), Gestle and Nourse (n.d.) and Nourse *et al.* (n.d.) have argued that claims about growth and sustainability within post-conflict environments have yet to be substantiated by empirical evidence. They point out that these claims are mainly based on the so called “pocket of excellence” including from projects sustained by intensive resources. Taburn (2008) and Zandaniapour *et al.* (2004) concur with these suggestions and add that much of the available “success stories” mostly originate from small and pilot models as well as self-reported results by practitioner agencies. Miehlbradt and MacVay (2006) have also argued for comparative research across organisations to advance the debate.

A further constraint to post-conflict economic rebuilding remains the lack of conflict-specific strategies (De Vries and Specker, 2009, Carbonnier, 2002). Collier (2006) and UNDP (2005) have argued that conventional economic development approaches are not suitable for rebuilding post-conflict environments. They point to the fact that although challenges of countries affected by conflict may appear to be similar to those of normal development, their limitations are much more extensive and complex to include poor assets and capitals to rebuild sustainable livelihoods across whole populations. De Vries and Specker (2009), Justino (2009), World Bank (2005) and Salomons (2002) have also found that within post-conflict settings, rebuilding efforts are constrained by inaccessibility to some population groups due to security concerns and/or destruction of road infrastructure. In addition, the destruction of productive assets, low interest by foreign and domestic investors as well as high unemployment adds to the extent of poverty of normal environments (Flores and Nooruddin, 2008). Advancing research on pro-poor market-based approaches is therefore essential both to limit resource wastage and to bring the poor affected by armed-conflict out of perpetual abject poverty through the adoption of informed policies and empirically-evidenced approaches.

In post-conflict Liberia, current statistics estimate that only one-in-five Liberians are in formal employment (LISGIS, 2008, ILO, 2008). Del Castillo (2012) claims that at least 80 percent of all Liberians, including those engaged in smallholder agriculture and microenterprise activity, are vulnerable. Tarway-Twallah (2010) and Johnson-Sirleaf (2007) concur that most people, particularly in urban and semi-urban areas are engaged in petty

trading which is unproductive (Roy, 2004, Davis and Bezemer, 2003, Orr and Orr, 2002). In rural areas, the livelihoods of an approximated 50 to 70 percent of the population depend largely on subsistence agriculture which lacks modernisation (GOL, 2008, Aeschliman and Wesseh, 2007). Agriculture is highly labour-intensive but low-yielding (Del Castillo, 2012, Burger, 2011, GOL, 2007, Tefft, 2005). In addition, institutions and market systems which linked rural producers to urban consumer markets were destroyed during the conflict (McDougal 2009, Connelly, *et al.*, 2007, Atkinson 1997). In addition, Sanders and Weitzel (2012), note that institutions are largely historically determined, therefore their reform cannot be setup overnight where they are weak or absent such as in post conflict regions. They note that stronger institutions will help an economy switch to productive entrepreneurship in the long run.

Del Castillo (2012), Alkire *et al.* (2011) and Johnson-Sirleaf (2007) note that over 80 percent of Liberia's estimated population of 3.9 million live on less than a US\$1 a day and that over 64 percent of these live below this minimum poverty line (IMF, 2009). Due to the prolonged and destructive nature of the conflict, the Liberian people emerged from the 14 year armed-conflict stripped of most capital assets (Johnson-Sirleaf, 2007). Burger (2011) and Richards *et al.* (2005) note that post-conflict, Liberians lack literacy skills, hold inappropriate skills of warfare and live within weakened societies. Many of Liberia's road and productive infrastructure were extensively damaged during the conflict (AfDB/OECD, 2008). Within this austere existence, the GOL (2008) documents its concerns over the real possibility for the youths, who account for over 55 percent of the population, the majority of whom also took part in the fighting, to be susceptible to being coerced back into rearming. It is within this overall context of severe destruction and poverty that a donor-led pro-poor market-based approach is being implemented.

1.2 Rationale and Significance of the Study

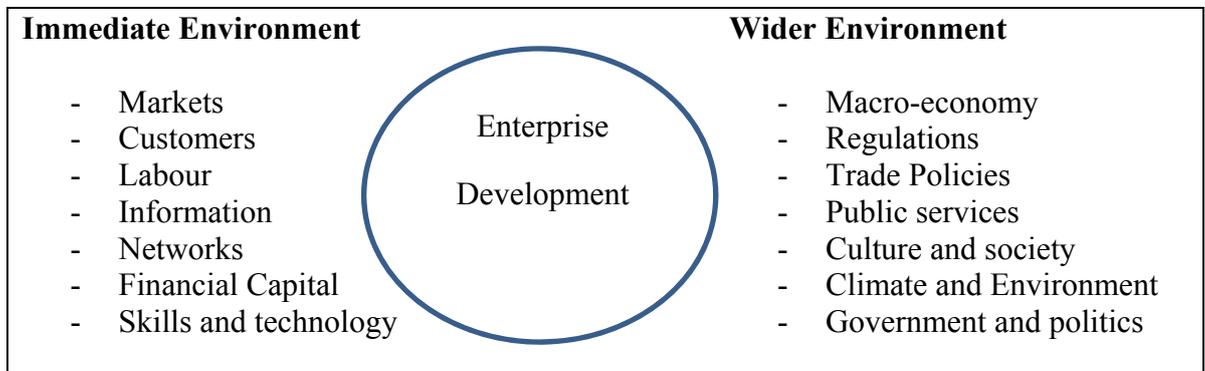
While this study appreciates the arguments for a market-based approach from a conventional normal development view, it rationalises that its success in a post-conflict setting depends largely on the context under which it is implemented. The rationale follows views by

Goodhand (2004), Stewart and FitzGerald (2001a) and Collier and Hoeffler (2001) which suggests that the success of economic rebuilding strategies is closely related to the extent to which assets were lost as well as the general economic transformations that took place during the conflict. This rationale also follows views by Collier (2006), Del Castillo (2001, 2003), Addison (2002, 2003), Carbonnier (2002) and OECD (1997) which note that economic recovery approaches in the aftermath of armed-conflicts require a distinctive adaptation of policies and processes to suit particular situations of the individual post-conflict country and/or region. This study therefore takes the view that for a pro-poor market-based approach to have potential for growth and sustainability, its success not only depends on the prevailing market systems, but also on the suitability to the context of the implementation approaches and processes adopted. Thus, as argued by Jochnick (2012), a market-based approach requires capacity availability and close collaboration within partnerships, involving both public and private sector in addition to donor-supported civic organisations. Similarly, Cahn (2006), Pankhurst (2009), Maes and Foose (2006), Palmer (2004), Harvie (2003) and Mayoux (1995) argue that pro-poor enterprise development that does not take into account the socio-economic status of the poor is likely to be limited. Hence, to engage meaningfully in markets, the poor's resources and capacities have to be taken into consideration.

Brown *et al.* (2007), UNDP (2005) and Stewart and FitzGerald (2001a) have suggested that post-conflict economic recovery depends on the severity of destruction caused by conflict. This study therefore hypothesises that destructions to local structures and systems influence the pace of economic recovery at the grassroots level. Thus, pro-poor economic rebuilding strategies immediately after conflict are restricted by the extent to which the poor are able to access and utilise entitlements which enable their effective market participation. Based on Stewart and Fitzgerald (2001a)'s categorisation, both immediate and wider market environments, as shown in Figure 1.1 affect outcomes of post-conflict market-based approaches to recovery. Thus, in order to achieve the overall aim of this thesis (see Section 1.3 below), this study will not only explore the poor's immediate market environment by assessing their entitlements systems and functions, but will also explore how changes within the wider market environment in which the poor engage impacts on a market-based

approach. This process will show how conflict destructions and their extent impacts on recovery at the micro-economic level.

Figure 1.1: Immediate and Wider Economic Environment



Source: GTZ (2003)

1.3 Aim and Objectives of the Study

The overall aim of this study is to explore the impact of armed-conflicts on the viability of a pro-poor market-based approach in its aftermath. By so doing, this study adds to the identification of micro-level entry points for interventions by governments and donors which are supportive of sustainable microenterprises of the poor affected by armed-conflict.

Following the hypothesis of this study set in Section 1.2, this thesis will focus on three counties of post-conflict Liberia in order to identify underlying factors behind the outcomes of pro-poor market-based approaches used by INGOs. Conventionally, a market-based approach seeks to “crowd-in” the poor into sustainable and growth markets by leveraging the private sector and incubating an enabling business environment (Haggblade *et al.*, 2012, Jochnick, 2012, Poulton and Dorward, 2003). However, some findings have suggested that economic recovery is dependent on the extent of conflict destruction to entitlements (Brown *et al.*, 2007, UNDP, 2005 Stewart and Fitzgerald, 2001a) which implies challenges to a market-based approach in post-conflict environment. This suggestion also influenced the criteria for county selection in this study which is partly based on the extent of conflict

intensity within counties. In total three counties were identified in which case study groups were selected. These were Montserrado, Lofa and Grand Kru Counties.

On its successful completion, this research will make significant empirical contributions to understanding a pro-poor market-based approach specific to post-conflict settings, to which gaps still remain (MacSweeney, 2008, Taburn, 2008, Miehlabradt and McVay, 2006, Zandaniapour *et al.*, 2004, Nourse *et al.*, n.d.). It will, throughout the process of this investigation, identify and document market-based approaches used across the INGOs thus pooling together conflict-specific micro-economic approaches useful for other post-conflict environments in addition to a Liberia-wide context. In addition, areas where further research is still outstanding will also be highlighted.

The specific objectives of this study are to investigate:

- a) the extent to which entitlements are lost as a result of armed-conflicts
- b) how the changes in entitlement systems during the war impede capabilities of the poor to recover livelihoods through donor-supported market-based approaches
- c) the extent to which effects of armed-conflict on market systems impacts the implementing processes of a pro-poor market-based strategy in the recovery phase
- d) the extent to which pro-poor market-based livelihood strategies show potential for sustainability and growth

1.4 Research Questions

Following the aim and objectives of this thesis, the guiding research question is therefore:

- Is a market-based approach an effective strategy for rebuilding livelihoods of the poor in the aftermath of armed-conflicts? By default, the time-span considered as “post-conflict” in this thesis is up to six years, the time from when the war ended to when microenterprises were started. By demarcating the time period, underlying factors can be assessed based on time scale.

Four specific research questions are posed as follows:

1. In what ways were entitlements systems affected by the armed-conflict within the three counties of Liberia?
2. To what extent did changes in entitlements systems impede the poor in accessing livelihood rebuilding options provided through donor-led approaches?
3. How did market challenges caused by conflict affect the market-based implementation approaches of INGOs?
4. To what extent did initial outcomes of market-based approaches show potential for sustainable incomes and growth?

In addition to the guiding hypothesis set above, the following hypotheses correspond to the research questions specific to Liberia as follows:

- (i) Conflict results in loss of entitlements much more in rural areas than in urban areas
- (ii) Negative effects on social capital during conflict increases the risk of non-participation in donor-led income rebuilding activities due to increased biasness within communities
- (iii) The effects of conflict on markets reduces availability and capabilities of private sector to effectively engage in a partnership approach promoted by INGOs
- (iv) Short-term pro-poor microenterprises supported by INGOs shortly after conflicts do not show potential for sustainability

This research uses a coalesced framework, mainly combining concepts of the entitlement approach (Stewart and Fitzgerald, 2001a) and the market-based approach. The entitlement framework has been used to analyse the cost (and gains) of armed-conflicts, notably by Justino (2012, 2009), Ahmed and Gassman (2010), Devereux (2001) and Stewart and FitzGerald (2001a). In this study, the entitlement approach will allow for the analysis of the processes in which specific entitlements were lost as a result of the Liberian armed-conflict and thus provide a vulnerability context to the study. Devereux (2001: 257) notes that:

“[...one] of the entitlement approach’s most powerful contributions is in examining the distributional impact of a livelihood shock, whatever its source.”

The market-based approach on the other hand provides a verified framework in which microenterprises can be analysed. Additional concepts of the empowerment approach (Mayoux, 2000, Overholt *et al.*, 1984) and some ‘cornerstones’ of the rural economic and enterprise development approach (GTZ, 2003) were also used to frame the rest of this research.

This study follows a social scientific paradigm and therefore it uses interpretive inquiry methods (Ponterotto, 2005, Yin, 2003). The detailed methodology for this study is provided in Chapter 3.

1.5 Geographical Scope of the Study

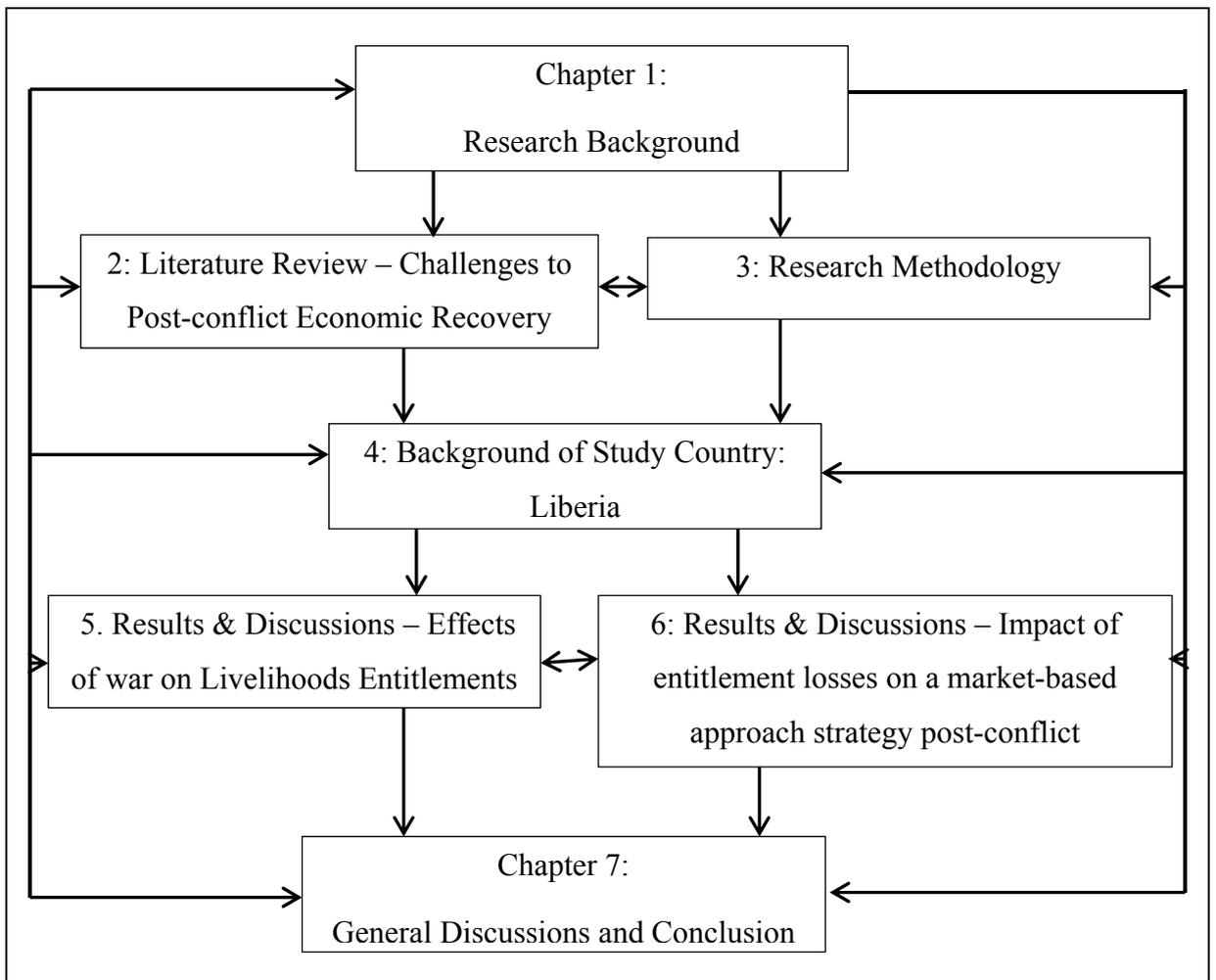
This research investigates 21 case study groups engaged in market-based businesses as a pro-poor livelihoods rebuilding strategy. The case study groups are three diverse counties of Liberia as follows: Grand Kru, Lofa and Montserrado. The counties were selected based on geographical variation, development level post-conflict as well as the type of enterprises and availability of case study groups in these areas. Montserrado County is the most populated and is host to the capital city Monrovia (LISGIS, 2008). Therefore, in relative terms, Montserrado County is the most developed of all counties in post-conflict Liberia. Both Lofa and Grand Kru are rural counties. Prior to the conflict Lofa was considered the breadbasket of the country due to its rice production capacity. Based on the GOL (2008) post-conflict, Lofa is poor but relatively accessible in comparison to Grand Kru County. Prior to the conflict, Grand Kru was also one of the least developed counties in Liberia (*ibid*). Both Lofa and Grand Kru counties are border counties and were constantly invaded by warring factions during the conflict coming in from Guinea, Cote D’Ivoire and Sierra Leone and suffered heavy destruction, looting and displacement (Mathews, 2002).

The number of counties and cases was mainly limited by budgetary and time constraints. Case study groups were supported by three INGOs:- Concern Worldwide, Oxfam GB and Welthungerhilfe originating from Ireland, Great Britain and Germany respectively. Further details to the study areas and methodological processes of this study are provided in Sections 3.3.2 and 4.5 respectively. This study will also seek to investigate the macroeconomic environment (see Figure 1.1) only insofar as it affects the effective implementation of the donor-led, market-based approach.

1.6 Outline and Structure of the Study

This study is organised into 7 Chapters as shown in Figure 1.2. Chapter 1 has highlighted the research problem and also set out the research objectives and questions for this study. Chapter 2 reviews current literature on pro-poor options and gleans post-conflict economic rebuilding strategies, highlighting challenges posed by post-conflict environments. Chapter 3 discuss the methodology and approaches used in this study, including management of field data and analytical techniques. In Chapter 4 literature is reviewed that is specific to Liberia as the study country. It briefly describes the causes and effects of the Liberian civil war and the challenges posed in the rebuilding phase. Chapter 5 is the first of the two results chapters. It corresponds mainly to research question 1 and is concerned with the effects of conflict on the target groups' entitlements. Chapter 6 takes into account the results of Chapter 5 and explores how the effects of the conflict manifest within the market-based approach. Chapter 7 synthesises the findings and conclusions of the two results chapters and places them within the global view, highlighting their implications both in theory and policy.

Figure 1.2: Structure of this Thesis



Source: Author

Chapter 2 : Review of Economic Costs of Armed-Conflict and Challenges for Micro-Economic Recovery

2.0 Introduction

This chapter reviews literature in line with the research questions which were posed in Chapter 1. Section 2.1 focuses on the effects of armed-conflict on the entitlement systems and briefly reviews literature on the trends and causes of armed-conflict in response to objective (a) and research question 1. Sections 2.2 through to 2.3 reviews literature related to research question 2 that seeks to understand how the effects of conflict impact on a pro-poor market-based approach in the rebuilding phase and corresponds to objectives (b), (c) and (d). Following the pro-poor theme of the market-based approach, Section 2.3 focuses on literature on pro-poor self-employment options, mainly microenterprises of women. It also reviews literature related to factors that support an enterprise development strategy with a specific focus on women enterprises on which this research concentrates. Section 2.4 synthesises the knowledge gaps and provides a brief chapter summary.

2.1 Trends and Causes of Armed-conflicts

Conflict remains central to human history and social change (Murshed, 2002, Miller, 2000, Natie, 2006). Since the end of World War II, an estimated 250 wars have been fought, caused in part by fundamentalist ideologies but also by historical developments at the time, including the phasing out of colonialism and the proxy wars of the cold war era (Marshall, 2005, Glaser, 2001, Apitz, n.d., Snyder and Malik, 1999). Since then, intrastate conflicts have been the dominant form of war (Collier *et al.*, 2003). These have tended to be prolonged, taking an average of between 7 and 11.9 years (Marshall, 2005, Fearon, 2004, Collier *et al.*, 2001). Another striking trend has been that a large number of civil wars have mostly been occurring in the south (Collier and Hoeffler, 2006, Buhaug *et al.*, n.d.). The nature of armed-conflicts has evolved to become sophisticated and at the same time more

destructive (Lynch and Bravman, 2005). These trends have therefore supported the argument by Stewart and FitzGerald (2001a) and Annan (n.d.) that armed-conflict directly contributes to underdevelopment.

2.1.1 The Common Causes of Conflict

Although scholars have continually attempted to identify the underlying causes of armed-conflict (Urdal, 2004, Collier, 1999, Elbadawi and Sambanis, 2000, Smith, 2004, Kegley and Raymond, 2009), the root causes of conflict defy neat categorisation. This is because hostilities are usually rooted in multiple sources within a multitude of underlying nuances (Smith, 2004). In addition, some factors of conflict are proximate causes, directly influencing the odds of war, while others are indirect, providing conditions that trigger violence (Kegley and Raymond, 2009).

Poverty, which is often identified as the prime causal factor of armed-conflicts, has been refuted by some researchers including Justino (2006), Draman (2003), Mendelson-Forman (2002), Carbonnier (2002), Verstegen (2001) and Miller (2000). They maintain that the link between poverty and conflict is inconclusive and that the relationship is at best, indirect. This indirect relationship is explained by Smith (2004), Murshed (2002), Miller (2000), Stewart (2002) and Verstegen (2001) to be poverty across distinctive social groups such as ethnicity, religion, geographical location and demographical groups, directly linked to the failure by the state to address the social groups' demands such as equal distribution of resources. They argue that it is these factors which allow commonality and motivation for mobilisation. Keen (2005) also found similar results noting that recruitment has been along ethnic lines but also fear, greed and need are factors to willingness to join warring factions. For example, Urdal (2004) notes that a high number of youth, so called "*youth bulge*", faced with a lack of jobs and/or a lack of productive resources may rebel against a state. In Liberia, the unequal distribution of land among the youths and older elites has been cited as a reason that many youths were militarised (Richards *et al.*, 2006). However, Annan (n.d.) Collier and Hoeffler (2000) and Collier (1999) have argued further that ethnic diversity only becomes a problem when one ethnic group accounts for at least 40 to 60 percent of the

population and unfavourably dominates the other group(s). They contend that otherwise ethnic diversity may teach different groups tolerance and social cohesion thereby reducing the risk of violence.

Conflicts are also fought over the unequal distribution of non-renewable natural resources (Kegley and Raymond, 2009, Urdal and Sciubba, 2007, Renner, 2006, Smith, 2004 and Stewart, 2002). Renner (2006) notes that conflicts are fought over natural resources such as water and arable and/or pastoral lands, while Gonzalez (2010) notes the continued violence over petroleum in Nigeria, Sudan, South Sudan, and Angola. Raleigh and Urdal (2007), Stewart (2002), Homer-Dixon (1994), Swift *et al.* (n.d.) have identified the unsustainable increases in demand of resources due to population pressures and increased per capita consumption as another cause of armed-conflict.

Murshed (2002), Verstegen (2001) and Rodrik (1999) have found the failure by the state to address grievances by non-violent means as another cause of conflict. They argue that the absence of effective government mechanisms to manage emerging conflict factors, fail to provide a platform on which grievances can be addressed peacefully without the need to take-up arms. This is compounded by a lack of political rights. Kegley and Raymond (2009) have added the psychological make-up, processes and experiences of government leaders to the factors that can cause armed-conflict. They argue that government leaders are ultimately responsible for the final decision on whether a country goes to war or not.

Research has shown that the presence of primary commodity exports increases the risk of conflict (Bozzoli *et al.*, 2012; Keen, 2000). In particular, the positive correlation has been found where at least a quarter of a nation's income comes from primary exports combined with weak economies and institutions (Collier, 2000; Mwanasali, 2000, *ibid*) These weaknesses increases the risk of corruption where governments fail to enforce tax policies which in turn results in low public servants' salaries leading to a high risk of corruption, particularly in gaining from the natural resources (Keen, 2000).

Buhaug and Gleditsch (2008) and Bosker and de Ree (n.d.) found that political instability in neighbouring state(s) can destabilise a country to the extent of sparking armed-conflict. They contend that the chances of conflict occurrence increases when people of the same ethnic group straddle across at least two countries thereby creating sanctuaries for militia through sympathisers. Bosker and de Ree (n.d.) found that these trends had been mostly observed in Africa. Miall *et al.* (2005), Fearnely and Chiwandamira (2006), Goodhand (2004) and Buhaug *et al.* (n.d.) add that these regional conflict spill-overs also occur as a result of refugee flows, which makes it easier for militia to spread weaponry across borders as they can travel with refugees.

Another reason for armed-conflict to take place has been found by Collier and Hoeffler (2001), Brown *et al.* (2007), Smith (2004), Annan (n.d.) and Buhaug *et al.* (n.d) as in the form of conflict recurrences. Collier *et al.* (2003) found that 40 percent of post-conflict countries relapse into violence within the first decade of cessation of hostilities. Smith (2004) has listed the causes of conflict recurrence to include insincerity to keep to the agreement, the failure to realise expected, stated or unstated, conditions by the concerned parties, internal party disagreements and/or party fragmentations and failure to address the original underlying causes of armed-conflicts after peace agreements.

Although interstate armed-conflicts have declined since the early 1990s, Section 2.1 has shown that intrastate wars have become the dominant type of war since then. Their underlying causes, although complex, have been shown to be poverty-related across social groups. The fact that the most civil wars are currently being fought in the South where the majority of the poor also lives justifies the poverty-armed-conflict link. These underlying causes of conflict, if not addressed in the recovery phase, resurface to cause further underdevelopment of the populations living in these fragile states and beyond their national borders.

Others have maintained that civil wars are an ongoing process of state building. Keen (2000) divided causes of conflict into 2 broad categories: war that is oriented to changing the laws and administrative procedures of a society and conflict that is intended to circumnavigate the

law. He argues that for the latter, the objectives are for economic gains while for the former objectives are reversion of relationship dominance, such as in anticolonial wars.

Research by Collier (2000) has shown a link between education endowments and conflict. He found that each year of education reduces the risk of conflict by about 20%. Where governments actively create inequality through education, conflicts are likely to arise (Smith and Vaux, 2003). Bush and Saltarelli, 2000) found that the Hutu-led Government of Rwanda embarked on such a discriminatory policy which resulted in the ensuing genocide. Such discriminatory policies include making education the exclusive preserve of a particular social group by restricting access for minority group. These practices include the suppressing of minority languages, their traditions, art forms, religious practices and cultural values as well as promotion attitudes of superiority over other peoples over others so that they are seen as backward (Smith and Vaux, 2003).

2.2 Effects of Armed-Conflicts on Entitlements of the Poor

Following the research hypothesis in Section 1.2, objective (a) seeks to build an understanding of the extent to which armed-conflicts result in the loss and/or changes in entitlements to civilians. The entitlement approach (Sen, 1981, 1986) is used to frame research question 1 (see Sections 1.4 and 3.2.2 for details of the approach). The categories of entitlements by Stewart and Fitzgerald (2001a) will be used. These are:

- (i) direct entitlements (subsistence goods and services produced and consumed on a shared basis by the same household or extended family without a process of monetary exchange),
- (ii) market entitlements (goods and services gained from monetary exchange such as work and/or ownership of marketable assets,
- (iii) Civic entitlements (goods and services provided through the access to social and human capital, including humanitarian aid
- (iv) Public entitlements (subsidised welfare goods and services provided by the state),
- (v) Extra-legal entitlements (illegally reallocated resources including obtained from looting and brigandage activities)

Milward (1998: 8) notes that:

“[Conflict] disrupts entitlements, not only through asset destruction such as property and crops, but also destroys mechanisms for exchange, reciprocity or claims on endowments”

2.2.1 Armed-Conflicts and Impact on Direct Entitlements

The effects of armed-conflict on direct entitlements have been found to depend on the dynamics of the conflict and the extent of losses to other entitlements such as markets and public welfare provided-support (Steward and FitzGerald 2001a, Hoerz, 1995). Bruck, Naude and Verwimp (2012) note that a typical farm household consumes over half of its own agricultural output. They argue that depending on the type of conflict, production and auto-consumption may continue and the farm household is likely to survive although at a lower welfare. However if the ability to produce is violated through displacement, landmines, crop theft and looting then a farm household suffer more. Justino, 2009, 2012) has continuously found that direct entitlements, which allow self-sufficiency production within households, are lost mostly through four main changes in household compositions and increased insecurities. Firstly, changes to households occur as a result of recruitment into different militia, particularly young men (Justino, 2009). Ciarli *et al.*, 2010) found that severe effects on households composition occur within households with more male to female members, have more young members to adults and/or households which belong to a targeted ethnic or religion group.

Secondly, households lose direct entitlements through chronic illnesses, starvation, and deaths of members (Justino, 2009, UNDP, 2008, Collinson *et al.*, 2003, United Nations, 2005). Lacina and Gleditsch (2005) found that deaths may occur directly or indirectly, lost in direct combat or through starvation and disease. Collier and Hoeffler (2006) and Devereux (2001) have found that war related deaths occur as a result of a lack of health facilities as well as shortages of food. Ghobarah *et al.* (2003) and Hamilton and Chinchilla (1996) found that up to 70 percent of all deaths in post-conflict African countries are due to communicable diseases such as childhood diseases, malaria, tuberculosis and HIV/AIDS.

McGinnis (2009) found that there is an increased risk by “opportunistic conflict entrepreneurs” who circulate adulterated drugs exacerbating the problem further. Collier *et al.* (2003), Hynes (2003) and Elbe (2002) also found that the risk of contracting sexual transmitted diseases including HIV and AIDS increases during armed-conflicts. Findings by UNAIDS (1998) and Carballo and Solby (2001) show that women and young girls are disproportionately vulnerable to contracting HIV and AIDS during conflict as a result of the systematic raping by militia. Appendix 2.1 shows a list of why armed-conflicts are bad for women in specific, developed in Hynes (2003).

Thirdly, household labour is lost through maiming and the resulting disabilities. Lynch and Bravman (2005) and Eaton *et al.* (n.d) have argued that the improvements in modern warfare and the indiscriminate use of weapons such as landmines and bombs have increased the risk of disabilities among both militia and civilians. In addition, some conflicts such as that of Sierra Leone, Liberia, Democratic Republic of Congo and in Rwanda used punitive actions including the deliberate hacking-off of limbs (Christodoulou n.d). The World Health Organisation (2004) has devised a measurement of time lost due to premature death and time spent with a disability, called the Disability-Adjusted Life Years (DALYs). Collier and Hoeffler (2006) found that there were over 8 million DALYs lost as a result of all civil wars that ended between 1991 and 1997 alone. Ghobarah *et al.* (2003) found that an additional 6.9 million DALYs were lost in neighbouring regions during this same period.

Fourthly, the displacement of mass populations related to conflict impacts on direct entitlements through loss of land. The UNHCR (2008) reported that there were over 42 million people worldwide displaced by conflicts, mostly displaced within their own countries thus adding further a strain on already stretched resources of poor countries. Marshall (2005) and Glaser (2001) have found that currently, armed-conflicts disproportionately occur in poor countries. The UNHCR (2008) found that over 80 percent of refugees are hosted in such developing countries. In addition, the tendency of conflict to displace rural people to relatively safer urban areas also impact on agricultural productivity through inability to access agricultural land (Garcia *et al.*, 2012, Justino, 2009).

Bozzoli, Bruck and Wald (2012) have found that self-employment in the services sector increases with net displacement due to increased demand for goods although small as displaced people may be wealth and asset deprived. Their study in Colombia shows that while self-employment increases, an influx of displaced people reduces hourly income in the self-employment sector. They argue that informal wages are affected by an influx of additional labour thus low skilled people within receiving areas will be negatively affected because rural people tend to have low skills.

Collier and Duponchel (2012) have found that conflict has detrimental effects on entrepreneurial skills. Their study in Sierra Leone showed that there were geographical variations in intensity of conflict and impact of violence on firms. In these areas, technical skills were found to be generally lower than areas which had not experienced destructive conflict. They argue that the lack of skills is from “forgetting by not doing”. During conflict firms were found to revert to production practices which were inefficient due also to the impact of conflict on productive infrastructure such as electricity. They found that, post conflict, firms affected by conflict were smaller due to the lack skilled labour and thus a negative impact on the rate of recovery.

2.2.1.1 Effects of Armed-Conflict on Direct Entitlements in the Rebuilding Phase

Post-conflict, deaths, chronic illnesses including psychological traumas and physical disabilities, all impact on direct entitlements derived livelihoods through labour shortages. Mobility International USA (MIUSA, c.2011) has argued that post-conflict, women with disabilities face more discrimination in employment, as they lack skills and education. Hynes (2003) and Rehn and Johnson -Sirleaf (2002) found that women emerge from conflict as widows, such as in Mozambique, Somalia, Angola, and the Balkans. They argue that because up to a third of young work-age males die in armed-conflicts, female-headed households turn to the risky micro and small businesses due to a shortage of male agricultural labour. They found that in Africa, most of these micro and small enterprises of the poor, such as agriculture, food processing and textile and weaving disadvantageously compete with an influx of cheap imports resulting from trade liberalisations.

Kondylis (2007) found that in the aftermath of conflict, returnees often struggle to be agriculturally productive due to the need to rebuild from the start, from construction of houses to livelihoods building. Ciarli *et al.* (2010), Le Billon (2005) found that returnee communities may not have land due to land reallocation, particularly in communities where some groups remained behind. Pantuliano and Elhawary (2009) and Lewis (2004) found that disputes over land and property reallocation become difficult to resolve due to lost and/or destroyed documentation including of property rights during conflicts. As a result, displaced people may opt not to return to their original communities after conflicts have ended and resettle in urban areas where they can have access to services (Ciarli *et al.* 2010, Deininger *et al.*, 2004). Deininger *et al.* (2004) found that non-returnees to rural areas in the Colombian conflict were usually vulnerable, such as female headed households, households that lack land and labour, households that lacked strong social networks and/or household which feared reprisals and persecutions. They argue that due to resettlements, original rural communities become smaller and lose knowledge and skills. Kondylis (2007) found that displaced people originating from rural areas tend to have ‘wrong’ skills with which to enter urban livelihoods. Justino (2012) found that the lack of urban social networks, in addition to a lack of valuable skills, limits chances for non-returnees to find jobs and as a result they tend to make a living through under-paying employment or petty trading activities.

2.2.2 Effects of Armed-Conflict on Market Entitlements

Research by Ibanez and Velez (2008), Devereux (2001), Stewart and FitzGerald (2001a) and Nayak (2000) has shown that the negative effects of conflict on market exchange freedoms of a household result from the extensive job losses resulting from firm closures. These effects impact on the price of the goods and/or services that the household produce for sale or ones that they purchase within markets. Justino (2012) also notes that the ability to sell or purchase by a household is also impacted on by changes in informal loan borrowing resulting from the loss of the destruction of social institutions and community level insurance mechanisms. Collier and Gunning (1995) found that the destruction of both formal and informal institutions also results in the loss of trust between economic agents. They also

found that in turn, activities with high transaction costs fall in favour of those with relative ease of transacting.

2.2.2.1 Conflict Entrepreneurship

Goodhand (2004) and Rehn and Johnson-Sirleaf (2002) also found that conflict creates new market systems with differing aims. While the poor engage in markets for survival, other players focus purely on profiteering and/or funding war activities by undertaking illicit activities or violently reallocating economic resources such as high value natural resources.

Emerging research is showing that an abundance of natural resources fuels emergence of violent entrepreneurial strategies (Bozzoli *et al.*, 2012). Duffield (2000) adds that emergence of globalisation and liberalisation has made it even easier for conflict entrepreneurs to create parallel and trans-border trade. This may explain the tendency for warring factions to attach themselves to existing market institutions and trade networks (Mwanasali, 2000). Berdal and Malone (2000) found that such trade links are used to raise funds necessary for conflict survival such as seen in Angola, Afghanistan and Colombia. They write that in Angola, UNITA controlled over 70% of the country's diamond production which has allowed the group to continue the war. Such trans-border trade links also disrupts economic and political systems in neighbouring countries and entire regions particularly where institutions are weak and areas are controlled by warlords (Bruck *et al.*, 2012, Reno, 2000). Reno (2000) notes that warlords can infringe into neighbouring countries for purposes of extracting natural resources such as Charles Taylor's excursion into Sierra Leone. Mwanasali (2000) has argued further that where informal intra-region trade networks exists, neighbouring countries may also become direct beneficiaries through international exports of illegally imported goods from neighbouring countries at war. He cites the case of Congo-originating timber and coffee being exported from Uganda.

Berdal and Malone (2000) note that the presence of commercial agendas in conflicts has led to civil wars becoming a private and profitable making enterprise. Such enterprises provide a means through which some elites can forge a politico-economic alternative to raise personal

wealth (Duffield, 2000). Such rent-seeking activities are possible where primary resources can be directly extracted and are not easily identifiable (Collier). Saundry (2010) found that, with the a ban on Liberian diamonds in the international markets, timber sales increased, taken over by powerful government officials through corrupt practices. He estimates that in 2000 alone, timber trade in Liberia should have generated \$106m in taxes but only 6.6m of this was collected.

While during peace, entrepreneurship talent can be allocated to productive force of change, create innovation and development, during a conflict, entrepreneurship can be turned towards unproductive ends. Sanders and Weitzel (2012) showed that in a conflict, talented entrepreneurs can choose between redistributive practices (rent-seeking) in which they appropriate (legally/illegally) a share of the productive entrepreneurs' profits. However, such practices have little positive effects on social returns. Desai *et al.* (2012) argue that rent-seeking entrepreneur practices stifle growth. The poor are coerced to providing labour including in the illegal mining of minerals, or share their agricultural produce with unproductive conflict entrepreneurs and warlords (Mwanasali, 2000). In most circumstances, the poor participate out of necessity. Keen (2000) argues that war may be profitable in a group than outside as a civilian.

During peace times, entrepreneurs tend to build business relationships and reputation, during a conflict, business practices change to focus on higher profit margins (Collier, 2000). Due to the costly and scarcity of market information, barriers to market entry go up thus eliminating those entrepreneurs who are not high risk takers or without connection to rebels groups or elites thus reducing competition and increase monopoly (*ibid*). Camacho and Rodriguez (2012) show that in areas affected by the Colombian conflict there is a high firm exit thus reduced supply and higher margins.

Conflict entrepreneurs may take advantage of scarcities caused by restrictions imposed by governments / caused by war and control of trade. Due to these unproductive gains, individual elites and groups who do well in civil war may not be particularly concerned to

restore peace. Some parties would be keen to prolong the war than end it for economic agendas. Therefore where chains of command become weak, ending war can be difficult due to different vested interests in prolonging violence and inability to control followers (Keen, 2005). This was shown in Liberia where the involvement of many key actors in economic interests was a powerful barrier to the termination of conflict (*ibid*).

Table 2.1 by Goodhand (2004) shows how poor households, lacking important social networks, are forced to engage in coping economic strategic activities that only affords survivalist livelihoods. Verpotern (2005) found that conflict economies of the poor results in the reduction of long-term investments in favour of short-term options which may not be the best in economic gains terms. Ahmed and Gassmann (2010) argue further that such prolonged survivalist strategies results in regressive coping strategies due to the failure to replace assets through accumulation. Ciarli *et al.* (2010) found that the lack of investment during conflict has strong negative effects on an economic rebuilding strategy post-conflict, as households fail to take up income generating opportunities because of a severe lack of assets and investment savings.

Table 2.1: A Typology of War Economy

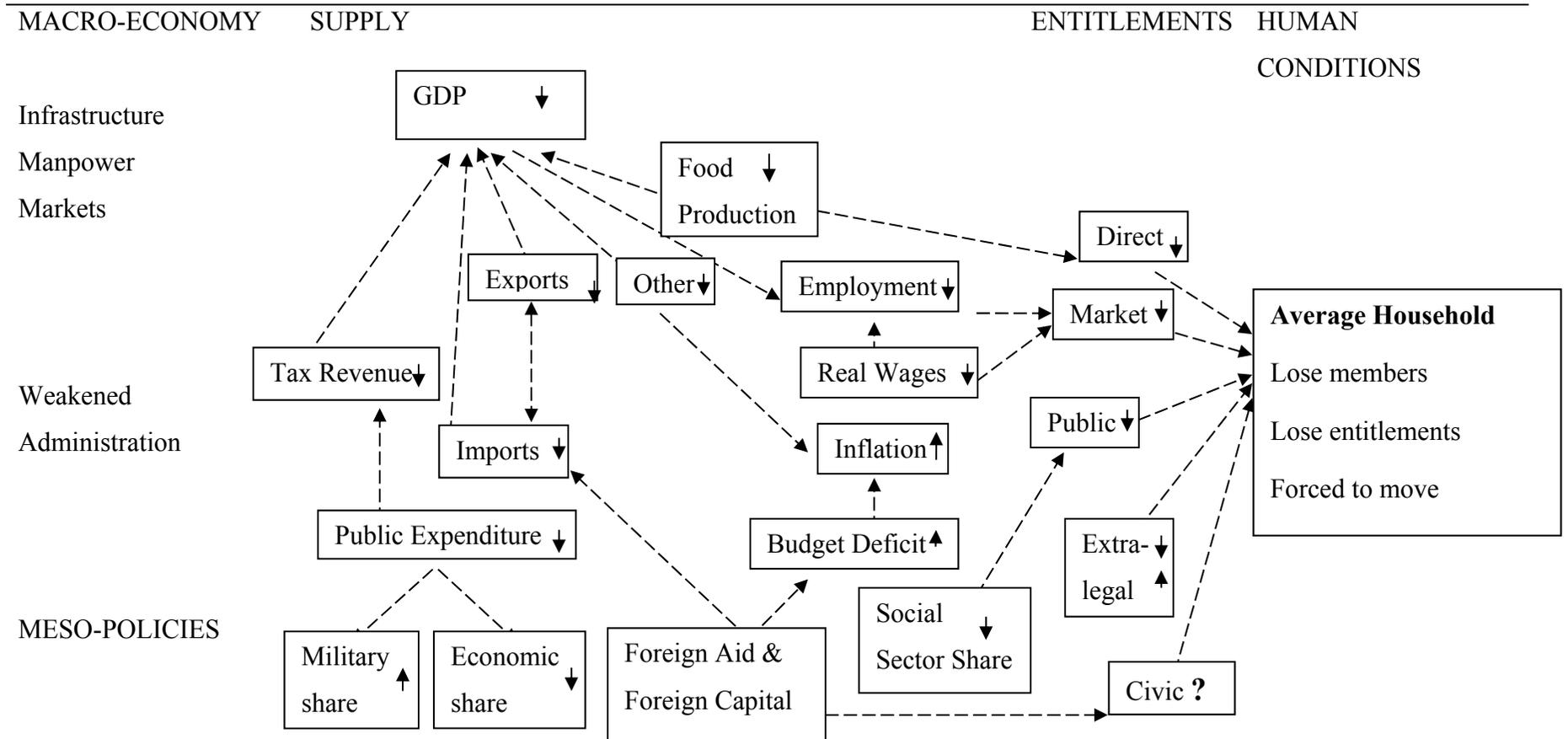
	The Combat Economy	The Shadow Economy	The Coping Economy
Key Actors	Commanders, conflict entrepreneurs, fighters, suppliers of arms munitions and equipment	Profiteers, transport sector, drug traffickers, ‘down-stream’ actors (drivers, farmers)	Poor families and communities
Motivations and Incentives	To fund the war effort or achieve military objectives, Not supportive of peace as it may lead to decreased power status and wealth, Fighters perceive lack of alternative livelihoods after peace	To make a profit on the margins of conflict, Entrepreneurs profit from weak state and highly liberal economy, Interest in peace if it encourages long-term investment and licit activity, Alternatives needed to shadow economy	To cope and maintain asset bases through low risk activities, or to survive through asset erosion, Peace could enable families to move beyond subsistence, Alternatives to coping economy needed to avoid carry forward into peace economy
Key activities and Commodities	Taxation of licit and illicit economic activities (e.g. drugs, smuggled consumer goods, minerals, land tax), Economic blockades of dissenting areas, Destruction of means of economic support, Asset stripping and looting, Aid manipulation	Drug economy, Cross-border smuggling, Mass extraction of natural resources (e.g. timber), Smuggling of high value commodities, Distortion of currency order and exchange systems, Aid manipulation	Employ diverse livelihood strategies to spread risk, Subsistence agriculture, Petty trading and small business, on-farm and off-farm wage labour, Labour migration and remittances, Redistribution through family networks, Humanitarian assistance
Effects and Impact	Disruption to markets, Disruption of asset bases, Violent redistribution of resources and entitlements, Impoverishment of political vulnerable groups, Out-migration of educated, Political instability in neighbouring countries,	Concentrate power and wealth, Inflationary effects, Undermines patron-client relationships, increasing vulnerabilities, Smuggling results in loss of customs duty and sales tax, impacting on revenue collection and undercutting local producers, Increased drug use	Coping may reinforce social networks, but survival may lead to negative or regressive coping strategies, Lack of long-term investment, Long-term effects on human and social capital – lowering levels of health, education, strain on social networks, etc

Source: Goodhand (2004)

2.2.2.1 Complexity of Effects of Armed-Conflict on Economic Entitlements

Figure 2.1 shows the complexity of the combined effects of armed-conflicts on the economy at the macro, meso through to the micro level. As a country is involved in conflict, its gross domestic product falls due to decreasing trade and closure of businesses, the disruption to distributional processes and infrastructure, and reduced tax collection (Brown *et al.*, 2007, Stewart and FitzGerald 2001a). At the micro-level, contribution to the economy by households reduces due to the effects of conflict on their entitlements and loss of capacities to convert them to productivity as shown throughout Section 2.2. Collier (1999) estimates a reduction of between 2.2 percent and 3.3 percent GDP for each year a country spends in war.

Figure 2.1: Effects of Armed-Conflict on Economies



Source: Adapted from Stewart and FitzGerald (2001a)

2.2.3 Effects of Armed-Conflict on Other Entitlements

In this section, the effects of conflict on public, civic and extra-legal entitlements (see Stewart and FitzGerald, 2001a), are discussed. These entitlements are considered in this research to affect the immediate and wider market environment of vulnerable groups to effectively undertake microenterprise strategy. However, public entitlement losses will only be explored in relation to effects of conflict on education, which is also important for the market-based approach. Much has been written on the effects of armed-conflict on public infrastructure (UNDP, 2008, 2005, Carbonnier, 2002). Extra-legal activities will only be explored to the extent that they affected case study groups during the post-conflict phase.

2.2.3.1 Public Entitlements Failure

Governments at war have been found to reduce publicly-funded services in favour of military spending (Collier, 2006, Hynes, 2003, Stewart and FitzGerald, 2001a). The argument is that the increase in military spending is to the detriment of publicly provided services such as health, infrastructure, welfare systems and education. In this study, the focus is mostly limited to education as it has direct effects on market-based approaches thus, does not go further to explore effects of other publicly funded services.

Bell and Huebler (2010) have found that the majority of primary-age children out of school live in conflict-affected and fragile states. Akresh and De Walque (2008) found that educational expenditure on both physical infrastructure and curriculum activities often falls during conflict. Specifically, they found that education attainment is directly affected by low public spending on education, the destruction of existing school infrastructure by militia, increased household poverty levels, displacement, a lack of teachers and increased child abduction as child soldiers (Blattman and Miguel, 2010). Justino (2012) adds that secondary and tertiary level enrolment usually decreases as students are conscripted to join the warring factions, or are required to contribute to household livelihoods.

The loss of education attainment and persecution of the educated have repercussions on human capital within the recovery phase (Carbonnier, 2002). The effects of conflict on education have been found to be long lasting, sometimes remaining within households over decades after conflict has ended (Bell and Hueler, 2010, Akresh and Verwimp, 2006, Alderman *et al.*, 2004). For instance, warring activities impact on child soldiers' and displaced children's lives particularly on their psychological-being and education attainment (Blattman and Miguel, 2010). In particular girls have been found to suffer education discrimination in comparison to boys. For example, Shemyakina (2006) found that in Tajikistan, girls suffered the greatest loss in education due to concerns over safety and low returns to girls' education. In contrast, Akresh and de Walque (2008) find that, in Rwanda, it was amongst the male children that these negative shocks were strongest.

Civil wars in particular are closely associated with the recruitment of adolescents and young children, including significant numbers of girls (Smith and Vaux, 2003). They note that children from poorer backgrounds, those who have been separated from their families are likely to be recruited. They also suggest that while their initial motivation may include access to food, survival or protection, children may also fight for social causes, religious expression, self-determination or national liberation. Bellows and Miguel (2008 and Keen (2005) have also found that military service may also give child soldiers a sense of status and purpose where it is lacking in society.

The tendency for militia to persecute the elite during conflicts results in the so called "brain-drain effect" (Kusago, 2005, Goodhand, 2004). Capacities are lost in the periods leading up to armed-conflict when the wealthy such as local entrepreneurs, foreign investors and professionals such as doctors and teachers voluntarily migrate to safer and secure places and in search of better opportunities. In addition, shocks to education during a conflict can lead to significant and long-lasting detrimental effects on individual human capital formation in terms of educational attainment, health outcomes, labour market opportunities and general welfare of their future families (Justino, 2010).

2.2.3.2 *Role of Civic Entitlements*

Armed-conflict distorts civic entitlements which are gained from social capital and civil organisations. This loss occurs as a result of impoverishment of whole communities due to failure of other entitlements and the loss of social cohesion (Moser, 1998). In such circumstances, humanitarian aid becomes the lifeline for many people, particularly to displaced populations in IDP and refugee camps (Cramer and Goodhand, 2002, Devereux 2001, Stewart and FitzGerald, 2001a, De Waal, 1990). Although there are reports of hostilities, social capital also plays a role, as many displaced people are hosted within local communities (UNHCR, 2008). Both social capital, depending on social destruction, and humanitarian agents continue to play important roles during the reconstruction phase.

Aid agencies continue to be involved as people transition from emergency recovery to development by providing shelter, food and basic services such as health and education as well as rebuilding the livelihoods of the poor when governments' capacities are still limited (OECD, 2011, Pouligny, 2005). Research by Keen (2000) has shown that aid may reduce the need for civilians to turn to violence in pursuit of sustenance. In addition, its availability in local markets also helps keep prices down (*ibid*). Blattman and Miguel (2010) provide anecdotal evidence from Liberia and Sierra Leone which shows that international aid reduces the risk of conflict. They speculate that a 10% increase in aid to an African country reduces conflict risk by 6%.

2.2.3.3 *Access to Entitlements through Illegal Activities*

Stewart and FitzGerald (2001a) write that the destruction of local institutions such as community courts as well as the perceived weakening of state rule give rise to unruliness among combatants and civilians and create openings for illegal reallocation of resources and affect the functioning of other entitlements. In Liberia, it was noted by Berdal and Malone (2000) that rebel groups avoided fighting other armed groups and instead focused on simulated attacks purposively for looting. Similar tactics were observed during the Sierra

Leonean civil war between Revolutionary United Front (RUF) and the Sierra Leone Army (SLA) by Keen (2005) specifically for the controlling of diamond areas. While most illegal atrocities are committed by combatants, Justino (2012) notes that some households may opt to engage in illegal activities for survival. Civilians may form alliances with the militia in order to gain access to resources such as jobs and markets controlled by militia (Devereux, 2001, De Waal, 1990). Militia tend to block major routes into cities, and confiscate market goods (*ibid*). Devereux (2001) found that looting of civilians' properties is a phenomenon in most conflicts. Lacina and Gleditsch (2005) and Collier and Hoeffler (2006) found that civilians are targeted by warring factions in order to loot and to deny safe havens for opposing groups. Tactics such as 'laying siege' of communities and refugee camps to starve opposing groups have been found by Devereux (2001) during the Ethiopian conflict.

Others have found that the proliferation of aid agencies in conflict zones is increasingly becoming used as a tool for profiteering and supply of food by warring groups through illegal means such as diversion from displaced people, stolen and/or taxed (Mwanasali, 2000, Keen, 2000, Reno, 2000). Thus, while obtained illegally, some conflict entrepreneurs are realising benefits extracted from aid (Keen, 2000, Reno, 2000).

Conflict also significantly impacts on social capitals of people caught up in it (Rubio, 2014). Cassar *et al.* (2011) note that while interstate conflicts often mobilize national unity and strengthen societal cohesiveness, civil wars tend to divide people along ethnic lines. Thus, civil conflicts, particularly when fought along ethnicity, destroy norms and values that underlie cooperation and collective action for a common good (Smith and Vaux, 2003). In addition, Bellows and Miguel (2008) note that, in Sierra Leone, community leaders were particularly targeted by militia groups therefore there was a low participating in community activities to avoid being noticed by armed-groups. Thus, conflict creates fear and loss of trust among inhabitants. However, there is research showing that conflict brings-about positive results in social capital (Belows and Miguel, 2008, Blattman, 2009). These researchers argue that the presence of armed conflict can increase overall participation in local organisations with a strong effect on political groups. However, further research is required. Rubio (2014) in particular has argued that, in the example of Colombia, this participation is not due to civil society vibrancy but from coercion by armed groups.

2.3 Microenterprise Strategy for Post-Conflict Microeconomic Recovery

This section reviews literature on current developments on rebuilding economies of vulnerable groups in the aftermath of violent conflicts in which entitlements have been lost. As this research has a gender and a pro-poor focus, the reviewed literature also explores microenterprises of women as they remain the default option for most poor households (Meenai, 2003). Due to the limited empirical research in post-conflict environments as has been argued by Petesch (2011) and Collier (2006), this review includes literature from both conflict and non-conflict-affected environments.

2.3.1 Development through Microenterprise Strategy

Enterprise development is increasingly being recognised as a panacea for poverty reduction particularly in developing and fragile countries (OECD, 2009, Jeppesen, 2005, World Bank, 2005). This rationale rests on that enterprise development creates opportunities which the poor are able to take. This strategy was first highlighted by works in the 1970s by Hart (1973) in Ghana and also that of ILO (1972) in Kenya following wide concerns that the poor were left out by the formal sector employment systems (Charmes, 2010, Jurik, 2005, Palmer, 2004, Mayoux, 1995).

Currently, it is estimated that between 500 million people (Ledgerwood, 2000) and as high as one third of the world's population (Alade, 2003) derive their livelihoods through microenterprises. The ILO (n.d.) adds that as many as 90 percent of jobs occur in the informal sector, while Palmer (2004) quotes Chen (2001) as saying that in Sub-Saharan Africa, as many as 93 percent of all new jobs created arise from the informal sector in which microenterprises dominate. Because microenterprises of the poor require little technical skills and are labour intensive, they therefore create opportunities for many people within a short period of time (Dorward, *et al.*, 2003, Blayney and Otero, 1985). Levy (1991) cited in Grosh and Somolekae (1996) also notes that a pro-poor enterprise development holds the promise to provide seedbeds for better and larger firms in the future.

Microenterprises also cut across gender, therefore support activities to promote equality among men and women (Jurik, 2005, Meenai, 2003, Salomons, 2002, Mayoux, 1995). Gendered studies and women microenterprises have received much attention following increased evidence of women's higher credit repayment rates and the centrality of gender equality to poverty reduction (Mayoux, 2002). There was a growing recognition of women's roles in economic development linked to improved family welfare, an effect referred to by Hart (1997) cited in (Kantor, 2001) as the 'Good Mother' model, and a "trickle-down" effect onto other women within communities. Liedholm and Mead (1995) in a study of women enterprises in Botswana, Kenya, Malawi, Swaziland, Zimbabwe and the Dominican Republic, concur with these suggestions that women enterprises employed more women than their male counterparts. This is probably because the types of enterprises women operate are also suited to women's skills (Davies *et al.*, 2008).

During this time, the terms Women in Development and Gender and Development started to emerge, advocating for gender targeted microenterprise programmes (Kantor, 2001) while the United Nations' Decade for Women (1976-1985) focused attention on women's ability to earn incomes and on gender equality (Mayoux, 1995). Concerted efforts to provide credit to women, noted by the emergence of Bangladeshi institutions Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) and Self-Employed Women's Association (SEWA) in India (*ibid*) were pushed forward.

However, many women are still disadvantaged in their ability to take up opportunities in microenterprise due to their lack of ownership of resources and assets which enable accessing credit, in particular land tenure systems (Meenai, 2003, Mayoux 2001, 1995, Ehlers and Main (1998). Liedholm and Mead (1995) found that women's microenterprises were mostly within the "new-starts" and "none-growth" categories and employed between 1.2 and 1.8 people in comparison to men's microenterprises, due in part to a lack of credit. In part, markets are influenced by power imbalances rooted in paternalistic systems and cultural norms which impacted on access to family labour, freedom in mobility, and women's independence in business decision making. Thus, Kantor (2001) and Mayoux (2001) argue that it is these factors that limit growth prospects of women microenterprises, and not solely because they lack entrepreneurial acumen.

Ciarli *et al.* (2010) note that in developing countries, entrepreneurial activity is driven by necessity and aimed at surviving rather than as an activity to capture profit as is the case in industrialised countries. Some researchers have pointed to the multitude of constraints, including the business environment, which they argue, hamper the ability of the poor in developing countries to operate sustained and growth enterprises (Ostrom, 2002, Mayoux 1995, Liedholm and Mead, 1995, Blayney and Otero, 1985). Davis and Bezemer (2003) argue that in general, pro-poor enterprises are mainly “*distress-push*” to the poor who lack alternative livelihoods options. They argue further that, such options, because of their low entry barriers they require little investment but are also less productive. Palmer (2004), Haynes (2000), Meenai (2003) and Grosh and Somolekae (1996) contend with these views. They argue that microenterprise are characterised by low technical skills and use fewer or obsolete technologies. In addition, because they tend to be undercapitalized, microenterprises operate in over-crowded low-entry barrier markets and achieve low returns. In West Africa, Roy (2004) found that the choice of enterprise was influenced more by speed of sales turnover rather than by profitability and as a result microenterprises are usually one of many part-time or seasonal opportunities.

In terms of employment creation, microenterprises in general tend to be one-person businesses or employ few people (up to three) mostly family members. Liedholm and Mead (1995) found that women’s microenterprises employed slightly larger proportion of women (55.1%) to male employees. They also found that there is a higher failure rate of women microenterprises or potential to reach growth. In general, Bowen *et al.* (2009) found that, out of all “new-start” microenterprises in Nairobi, three out of five of them failed within the first few months of their initiation. Kantor (2001) questions the claims to large numbers employed in microenterprises and argues that the numbers are not from employment positions created, rather, they arise from the large numbers of such enterprises initiated at any one time. Carney (1999) cited by Lee (2002) adds that microenterprises of the poor manage only to increase personal incomes but fail to bring about sustainability to microenterprise-based livelihoods. Studies by Ivar *et al.* (2011) in Tanzania and by Orr and Orr (2002) in Malawi have found that microenterprises of the poor tend to stagnate at the subsistence level.

Another reason for poor sustainability of microenterprises has been linked to a lack of innovation. In a study in Nairobi in Kenya, Bowen *et al.* (2009) found that larger-scale private sector firms held the perception that microenterprises were not able to provide quality goods and services. Gebreeyesus (2009) in his study of microenterprises in Ethiopia, he found that microenterprises were unlikely to be innovative to improve quality, because they lacked resources. Ernst (2004) contends that it is innovation that enables growth and sustainability, requiring continuous upgrading of processes in order to improve quality, increase efficiency, and diversify products and/or services through technology. Ernst (2004: 2) argues that:

“[Innovation] is essential for enterprises to move to higher-return activities, and to grow and graduate to small and medium-sized enterprise status, creating new employment opportunities”

Fairbanks and Brennan (2004) found that the poor were more likely to engage in cheaper and imitative forms of innovation than investing in higher end technologies. They found that microentrepreneurs can benefit from networking and clustering in order to increase their exposure to new innovative ideas in addition to reduced transaction costs of developing and adopting innovations.

Stokes (2002), Hyvärinen (1990) cited in Gebreeyesus (2009) argue that innovativeness is not only influenced by access to financial capital, but also by attributes of the entrepreneur. They argue that personal traits, socio-economic status, education and skills, attitude towards risk and to technology-use contribute to innovativeness. Davies *et al.* (2008) note that women lag behind adoption of new technologies, preferring to use traditional methods.

Studies by Anderson and Miller (2003), Davidsson and Benson (2003) and Woolcock and Narayan (1999) have added the concept of social capital to enterprise development and innovation. They argue that social capital is an important aspect of business development in the ways that it provides supportive networks to the entrepreneur. Anderson and Miller (2003) have found that the type of social capital held is also important. They argue that family and friends forms “strong ties” networks which are not as valuable as “weak ties” as they have limited information flows. “Weak ties” or bridging networks which draw from multiple sources and heterogeneous sources of dissimilar ties (Mathie and Cunningham,

2002) have a wider pool of business networks that provide access to greater business knowledge. Renzulli *et al.* (2000), Davidsson and Benson (2003), Anderson and Miller (2003) found that social capital and previous business experience and specific and tailored business training has greater impact on business performance than formal education alone. However, Servon and Bates (1998) have found that in the USA, microenterprise programmes that target the poor within societies have provided little positive evidence because they lack formal education which forces them to engage in traditional-retail business which can also be less profitable.

Some researchers (Gebreeyesus, 2009, Lusby, 2006, Ernst, 2004) take the view that instead of working directly with the poor, it may be better to address policy constraints which limit their access to lucrative markets. For example, Shire (2006) argues that remittances, particularly in urban areas, play an important part in economic recovery of post-conflict countries particularly in enterprise development. Therefore he argues that governments should seek to reduce complexities in money transfer systems to ensure continued flows in the aftermath of armed-conflicts. Ernst (2004) argues that a costly and flawed enterprise environment disproportionately affects micro enterprises compared with larger firms as they cannot counter or absorb costs. Thus, government's role is to ensure markets policies in place support the private sector development in which the poor can also take part. OECD (2008) and UNIDO (2008) have identified six key market-based enabling policies as:

- i. bringing informal enterprises into the formal economy by reducing barriers to formalisation
- ii. foster appropriate competition policies and laws within markets
- iii. enable access to business support services
- iv. improve financial systems to reassure private investors and increase the poor's access to finance
- v. remove structural barriers to women's participation in markets, and
- vi. enhance stakeholder dialogue

Bateman (2011) and Harvie (2003) argue that sometimes there are not enough opportunities to cover all the poor through microenterprise development, and argue that creating many microenterprises within restricted areas increases supply, reduces margins and displaces

other non-funded microenterprises. Lusby (2006) and Harvie (2003) argue that by addressing policy in order to support larger firms to be competitive, an enterprise strategy can have a larger impact on the poor, whether through employment creation or linked in as suppliers and buyers of inputs at a large scale allowing for backward and forward linkages. Lusby (2006: 342) adds that:

[...it is not always necessary to intervene directly with the poor to bring them benefits...considering the high costs involved”

However, Ciarli *et al.* (2010) argue that larger enterprises may have been formed on rent seeking behaviours during conflict and supporting them can be questionable. Counter arguments by Richards *et al.* (2006), Carbonnier (2002) and Ciarli *et al.* (2010) pose that post-conflict rebuilding phase should be used as an opportunity, ‘a silver lining’, to readdress socio-economic inequalities existing prior to the conflict. However, Goodhand and Atkinson (2001) caution against a focus to readdress ills of the war particularly if the problems can be grouped along social lines fearing that they would remobilise groups.

2.3.2 Donor-led Pro-Poor Enterprise Development

Following views in Sections 2.3.1 above, donors have often intervened directly into pro-poor markets (Lusby, 2006). In order to counteract constraints, such donor-led approaches involve capital provision, capacity building as well as promoting private sector development. This section reviews current literature relating to enterprise development and the poor involving international aid support.

2.3.2.1 Financial and Capacity Building Provision Approach

The effectiveness of donor funded microenterprise development approach continues to be questioned (Mayoux, 2002, Gordon, 2000, Servon and Bates, 1998). Rupasingha and Contreras (2010), Palmer (2004) and Mead (1994) cited in Grosh and Somolokae (1996) have argued that evidence of pro-poor microenterprise graduation from subsistence to growth enterprises remains anecdotal. Grosh and Somolekae (1996), Lusby (2006) argue

that microenterprises play only a social welfare role, an idea echoed in Hallberg (2001) as cited in Ayyagari *et al.* (2005).

Nevertheless, a multitude of donor-led programmes employ microenterprise development as a strategy to lift the poor out of poverty (USAID, 2009, GTZ, 2003). Their approaches vary on whether they provide only one or a few functions (minimalist approach), or offer integrated services (financial and technical support) within the microenterprise development, on whether to work directly with beneficiaries or through local partnerships (Cahn 2006, Unwin, 2005, Ashman, 2001).

Finance provision is influenced by research which shows that the poor lack savings, which are important to microenterprise investment (Grosh and Somolekae, 1996). In developing countries, most micro-credit lenders provide credit-only services and many of the commercial banks which offer savings facilities operating in developing and post-conflict countries, set interest rates at near zero or negative, thereby deterring a savings culture (*ibid*). Consequently, starting a microenterprise largely relies on meagre self-financed or informal sources of credit including through retained earnings, borrowing from family and friends or local moneylenders (Schreiner, 1999, Marr, 1999). Many microenterprises also rely on informal self-help groups such as Rotating and Accumulating Savings and Credit Association Schemes (RoSCAs) to ensure access to larger amounts of capital than could be achieved individually (Ssewamala and Sherraden, 2004, Schreiner, 1999). However, as indicated in Schreiner (2000), RoSCAs may reduce transaction costs, remove the need for collateral and provide both savings and credit services for members, but they are only able to provide their members with small and short-term loans.

Harvie (2003) writes that geographical location, (sparsely populated if in rural areas), perceived lending risk and small amounts of loans required, render credit costly to administer to microenterprises. Mayoux (2000) and Meenai (2003) also found that micro-entrepreneurs, particularly women, are not usually able to provide guarantors or adequate collateral to secure formal credit.

However, while the lack of micro-credit is the main cited constraint to microenterprise development, there is no consensus that financial capital is the only barrier to microenterprise uptake. Steel and Webber (1991) in Grosh and Somolekae (1996), Haynes *et al.* (2000) and Tucker *et al.* (n.d.) and Ivar *et al.* (2011) doubt the universal claim of lack of capital as the main barrier. They argue that many micro-entrepreneurs have difficulties not due to a lack of capital but due to a lack of skills or access to markets, information and technology. Haynes *et al.* (2000) argues that the poor may not be able to start a microenterprise even if capital was available. In their study, Steel and Weber (1991) cited in Grosh and Somolekae (1996) found that the poor would hesitate to take credit because of fear they might have trouble in repaying it. Roy (2004) found similar results in West Africa, noting that even when sales increased, the poor were still less likely to borrow, as they also viewed their improved level from poverty as adequate. Haynes *et al.* (2000) and Edgcomb (2007) have pointed out that while microenterprise programmes might provide seed capital, and may allow the poor to move from abject poverty, without skills, their potential can only plateau at subsistence level. They add that with limited knowledge, microenterprises may fail to maximise profits or improve their competitive advantage.

In this regard, donor-led programmes seeking to ensure enterprise development couple capital with human investment, although they vary in duration and timing, methods and content and focus of training (Karides, 2010, USAID, 2009). Lundy *et al.* (2004), GTZ (2003), Stokes (2002) and Lee (2002) found that a common microenterprise development strategy, in addition to capital, whether grants or loans, include training in the following subject areas:

1. marketing and business management including record keeping
2. technical skills and know-how using technologies to improve productivity and quality of products and services
3. leadership skills development
4. Collective action through linkages to apex organisations, associations, clusters and networks
5. Empowerment skills in order to gain lobbying, advocating and bargaining skills

Aptitude outcomes of such trainings however vary. Schreiner and Woller (2003) on their paper on microenterprise development in the United States of America noted that while entrepreneurship is one of the key factors to the success of microenterprise, it is not easily taught. Harvie (2003) and Grosh and Somolekae (1996) found that entrepreneurs in developing countries with low education, little business experience and operating low technology activities may function successfully at a micro level where backward and forward linkages are not complex. Grosh and Somolekae (1996) argue that micro entrepreneurs would face challenges from the need to keep written business records for tax, payroll and for business planning and cash-flow purposes. Haynes *et al.* (2000) also found that micro-entrepreneurs with limited formal education view these activities as time consuming and stressful when they lack the necessary skills. Blattman *et al.* (2013) suggest that the return to investment on training appears to be lower.

Arguing further, other researchers (Meenai, 2003, Ehlers and Main, 1998, Mayoux, 2000, 1995) add the extent of vulnerabilities among the participants as an additional factor which is also important to the success of microenterprise. Mayoux (2000: 19) writes that:

[...their] inability to escape...is not necessarily related to levels of motivation or entrepreneurial spirit but more likely to be due to the severity of the constraints they face..."

Lo (2007), Handicap International (2006), Cahn (2006) and Palmer (2004) support this view by arguing that structural and socio-cultural conditions cannot be tackled solely by capital injections and skills training. They contend that by leaving out the socio-economic conditions entrepreneurs face, performance and success of the microenterprises are likely to be poor and limited. Carney (1998) lists such social-economic constraints to include lack of assets and resources at the individual level including human capital and social and financial capital. Pankhurst (2009) suggests that microenterprise development should link to the concept of 'Ideal Household Cycles' which assesses shocks to household assets and how their deviations from these ideals affect microenterprise development. Maes and Foose (2006) add that an understanding of physical abilities and economic challenges faced by the poor is paramount to the success of enterprises. They argue that the most vulnerable can be left out of programmes through self-exclusion, because they might feel intimidated, or

because they lack the time, or they are perceived by others as unlikely to be able to be effective within the group. Mayoux (1995), Handicap International (2006) and Harvie (2003) add that microenterprise strategy should not only disaggregate by gender, but also by economic class, ethnicity, age, marital status, and literacy in order to cater for other group/individual specific needs, demands, resources and strengths and weaknesses.

Bateman (2011) also argues that microenterprises are not a suitable option for all poor people and that a microenterprise strategy should be targeted only to those who are able to manage them, but lack assets to engage in markets effectively. He argues that the extremely poor who cannot manage microenterprises should be supported through relief aid instead. His main argument remains that providing untargeted micro-credit to include the most vulnerable with a high risk of failure leads the poor into further debt and destroying their social networks in order to repay debts, thus pushing them further into abject poverty. He cites Demirgüç-Kunt *et al.* (2007) and Storey (1994) to have found that new donor supported microenterprises in post-conflict environments experience high failure rates. In a study of enterprises funded through a micro-credit scheme provided by the World Bank in Bosnia, Demirgüç-Kunt *et al.* (2007) cited in Bateman (2011) found that that only 50 percent of the microenterprises still existed after 1 year of operation. A similar programme in India showed only two percent of the supported enterprises was in existence after three years (*ibid*). Thus supporting views which point out that survival of donor-led market-based approaches depend largely on the high donor investments propping them (Gordon, 2000).

2.3.2.2 *Developing Group-Based Marketing Strategies*

Transaction costs are usually cited as posing major constraints to enterprise success (Dorward *et al.*, 2003). Thus, group-based marketing is perceived by donor agencies as one mechanism in which to improve access to services and markets (Stringfellow *et al.*, 1997). There are also significant advantages in using group-based support including rapidity and low administration costs (*ibid*). However, resilience and cooperation within groups depends on a number of factors (Marr, 2001). These factors include net benefits that outweigh the gains of working individually such as increased net financial income, attainment of new

skills such as production and post-harvest practices, marketing skills and linkages to lucrative markets and access to assets such as improved technologies and land resources and labour (Shefarew *et al.*, 2006, Cahn, 2006, Fairbanks and Brennan, 2004 Stringfellow *et al.*, 1997). Organisational skills including group laws and democratic operations that instil trust among members also matter for the sustainability of the group microenterprise. Stringfellow *et al.* (1997) found that the close matching between activity and the capacity in the management skills required is also important. Shefarew *et al.* (2006) cite Hussi *et al.* (1993) to have found that the size of group is important while Stringfellow *et al.* (1997) add that for sustainability, administration costs should be within the group's financial means. Stringfellow *et al.* (1997) contend that cooperation requires close business links with the private sector such as in contract growers or access to credit from formal institutions. Develtere *et al.* (2008) and Mathie and Cunningham (2003) found that such groups succeed when they have adequate skills to manage autonomously and without excessive external interference such as extensive donor and/or government support. At the grassroots level, cooperative groups lacking skills have a high tendency for dependency on outside help in both financial and technical support (Thordason 1990 cited in Cahn 2006). Develtere *et al.* (2008) argue that a high dependency culture on outside support, such as donor agencies reduces participation of members, and consequently result in the loss of member control, reduced financial responsibility and an overall loss of self-help ethic.

In general there are two types of collective action commonly used in development: resource-based and service-based (Cahn, 2006, Borgen, 2001). Resource-based groups includes collective production using assets such as land, labour, machinery or credit and is less successful due to fear of "free-riding" among group members in comparison to service-based activities, which include group marketing or bulk purchasing (Esteban and Ray, 2001). Fairbanks and Brennan (2004) found that such cooperation is beneficial to small and micro enterprise in that they reduce transaction costs. In Sub-Saharan Africa, formal group-based activities in the form of cooperative movements with a market-orientation progressed during the colonial era, intended to increase the production of cash crops by peasant farmers Hussi *et al.* (1993) cited in Shefarew *et al.* (2006) such as cashew nut production in Mozambique and Tanzania (Azam-Ali and Judge, 2004). The popularity of group marketing

also grew with globalisation which saw small farmers facing stiff competition and higher transaction costs due to limited local demand and their isolation (*ibid*).

2.3.3 Assessing Pro-Poor Enterprise Development Success

Assessing the success of microenterprise development programmes continues to be challenged not only by a lack of credible baseline data and the strong capacity skills to adjust for ‘non-project’ related development (Lee, 2002, Mayoux, 2000, Edgcomb, 1996, Chen, 1997) but also indicator choices (Mayoux, 2000, 2002, 2003).

Table 2.2 shows the generic indicators for microenterprise assessment at four levels, consolidated in Edgcomb (1996). These levels are: household, individual, business and community.

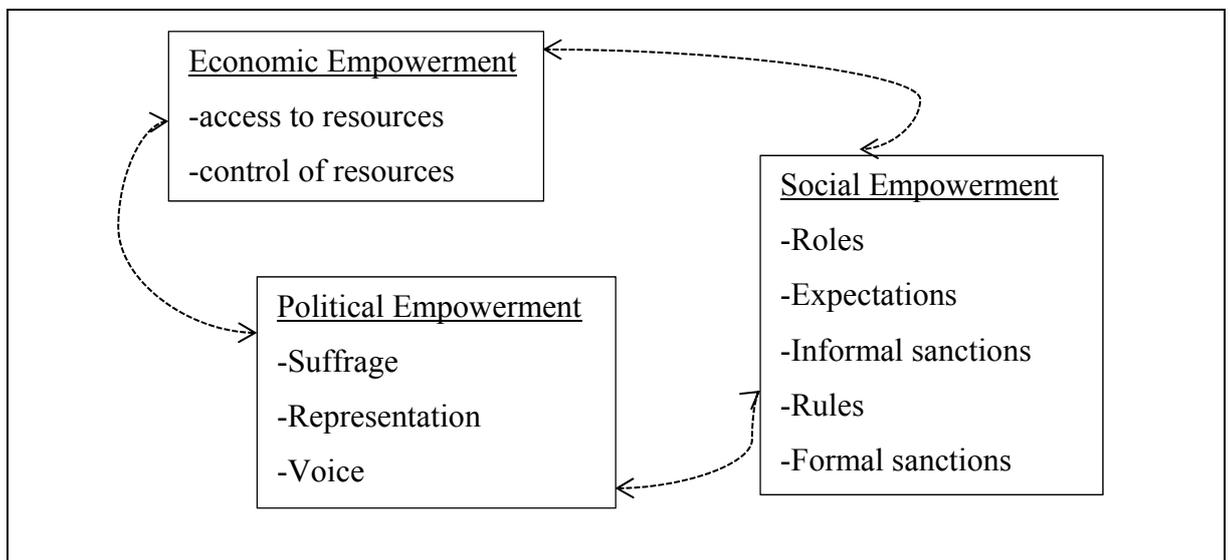
Table 2.2: Generic Criteria for Evaluating Microenterprises

Level of Improvements	Indicators: Increase in:
Household	<ul style="list-style-type: none"> -income -assets -welfare and economic security -contribution to diversification of household economic activities
Individual	<ul style="list-style-type: none"> -control of resources (especially women) -labour productivity -paid employment -self-esteem (especially for women)
Business	<ul style="list-style-type: none"> -net worth -net cash flow -differentiation between the microenterprise and household -reliance on high return productive activities -sustainable use of natural resources and environmental quality
Community	<ul style="list-style-type: none"> -clients paid employment

Source: Edgcomb (1996)

Kabeer (2012) argues that indicators of success should, in addition to income and numbers reached, also include intangible indicators that measure changes in power structures between men and women as well as their status within the wider community. Mayoux (2003) reports that a number of indicators and frameworks for measuring empowerment have been developed, notably from research by, Schuler and Hashemi (1994), Osmani (1998), Goetz and Sen-gupta (1996), Chen and Mahmud (1995) and Mayoux (2002). The concepts of empowerment used include at the individual level, cognitive change and perceptual changes, gain and control over resources and collectively, relational power changes (Kabeer, 2012, Overholt, 1984). This empowerment process is shown in Figure 2.2.

Figure 2.2: Empowerment Process through Enterprise Development Participation



Source: Adapted from Mayoux (2003)

Cahn (2006) found that indicators of success for the microenterprise-supporting agencies and the participating micro-entrepreneur generally differ. Depending on aim and rationale of programme, supporting agencies with a focus on poverty reduction tend to use only tangible success indicators that primarily measure income generation and number of jobs created as well as, if involved in micro-credit, indicators of client loan repayment.

In post-conflict environments the pressure to achieve quick-impact results at large scale are usually unrealistic, tending to benchmark indicators that are too high (McKechnie, 2004) due to lack of understanding by policy makers of the institutional and physical constraints at local level to project implementation. A workshop report by the World Bank in 2005 with official participants from post-conflict countries argues that donor reluctance to provide funding prior to clearly defined indicators and detailed implementation planning forces recipients of funding to provide indicators based on speculation which, because of rigidity of most programmes, they usually fail to meet (World Bank, 2005).

From the micro-entrepreneurs' perspective, Chen and Mahmud (1995) have suggested that success is realised by direct increase in incomes. This income indicator is also linked indirectly to affordability of goods and services. Thus, improved quality of life is measured through affordability and improvements in housing, food security, health, education of children in addition to improved status and respect within the household and community (Mayoux, 2002, Chen and Mahmud, 1995). In addition, success indicators differ between men and women depending on culture and location. Women microenterprises tend to be livelihoods oriented, with a household orientation, valuing financial security and a balance between business and domestic life (Mayoux, 1995). In general however, microentrepreneurs work to gain livelihoods outcomes that are specific to them and their families and value the sustainability of the microenterprise as a livelihood strategy. In her work with Samoan micro-entrepreneurs, Cahn (2006) found that it was the act of achieving livelihoods outcomes that provides microentrepreneurs with a sense of well-being.

Positively, Grosh and Somolekae (1996) go further to argue that graduation to growth enterprise can also occur inter-generationally, growing from the previous generations of micro-entrepreneurs, through access to education from their incomes and enterprise experience from their parents. They quote Himbara (1994) as having found that in East Africa, children of Indian origin parentage followed in the footsteps of their parents in operating new or carrying on with existing family enterprises.

Kantor (2001) brings a view by feminists who argue that taking only the direct income contribution of women's microenterprises to economic development is limited and biased.

The arguments contend that many women's microenterprises contribute to the economy indirectly through their multiple goals and interdependencies between other household survival strategies. For example Chen (1996) cited in Kantor (2001) argues that in addition to contribution to household consumption, women tend to use their incomes from microenterprises to subsidise other household activities, including assisting other household members to search for better paying work, starting higher-return higher-barrier microenterprises, investing in future welfare of the family such as children's education and asset accumulation. Others (Maes and Foose, 2006, Lusby, 2006, Mayoux, 2005, OECD, n.d.) have argued that because most women enterprises tend to be group-based and labour intensive they increase women's overall workloads through their need for active work coordination and organisational management as well as increased time and financial demands.

2.3.4 Current Thinking on Pro-Poor Enterprise Development in Post-Conflict Environments

Following the challenges identified within a non-conflict affected context, this section reviews literature in relation to feasibility of a pro-poor enterprise development approach within post-conflict environments.

The adoption of donor-led enterprise development approach is favourable in conflict-affected environments due to a number of factors. Firstly, due to the congregation of the poor at the micro level end of the enterprise continuum, it is envisaged that a market-based approach will provide a broad-based opportunity to poverty reduction by reaching the majority of the poor (Addison, 2003, 2005, Carbonnier, 2002). Specker (2008), Santos (2003) and Salomons (2002) have found that in post-conflict environments, there tends to be a higher concentration of microenterprises than in normal environments. They found that these differences are caused, to a large extent, by an excess supply of labour arising from high unemployment caused by closures and/or destructions of businesses as well as the lack of both domestic and foreign high investors, the latter of whom tend to wait for favourable economic policy conditions before investing, especially if the initial investment is high

(Flores and Nooruddin, 2008). Akçomak (2009), Specker (2008) and Santos (2003) argue that in such situations, it is important to work directly with local small, medium and microenterprises as they tend to be more able to survive with little supportive services and policies and are also more flexible. While pro-poor enterprise development is important to generate income, it also addresses other development goals including social development objectives (Ssewamala and Sherraden, 2004, Harvie, 2003, Alade *et al.*, 2003, Lee, 2002,) which are important in the aftermath of armed-conflicts.

However, as shown in Section 2.2, armed-conflicts are synonymous with destruction of economic structures and infrastructure and excessive losses to livelihoods. Such legacies of conflict impact on recovery. Blattman and Miguel (2010) show that during conflict, household assets are lost. They note that Mozambicans lost 80% of their cattle stock while in northern Uganda, all cattle were lost. They also note that conflict results in loss of mobile forms of capital, affects institutions and technology as well as affects the recovery pace in post-conflict phase. In post-conflict environments, financial markets are usually destroyed and information asymmetries increase (Santos, 2003). In addition, other facilities to access formal credit, including from commercial banks, micro-finance and advanced loans linked to commodities such as contract farming and inventory credit available in some 'normal' environments (Santos, 2003, Coulter and Onumah 2002, Gordon, 2000) are not usually an option in post-conflict countries. Sow (2012) found that, in the aftermath of the Great Lakes conflict, although women enterprises resulted in short burst of increased incomes, they did not achieve long-term economic security.

Following these challenges, donor agencies increasingly play an important role in facilitating access to micro-credit for microenterprises in developing countries and post-conflict countries (USAID, 2009, Santos 2003). They provide grants and subsidised credit schemes to vulnerable groups, particularly women, to catalyse microenterprise development (Santos, 2003). Appendix 2.2 shows leading donor agencies within the post-conflict economic reconstruction, including USAID, DFID, UNDP and World Bank (SEEPNET, 2007).

Technical capacity is limited within post-conflict environments (Unwin, 2005, Ashman, 2001). The World Bank (2005) notes that in post-conflict environments there is a higher proportion of people holding wrong skills, in political and military, compared to the much needed administration and technical skills needed for rebuilding. Collier and Hoeffler (2002) cited in McKechnie (2004) note that in the aftermath of armed-conflict there is acute shortage of human capacity, and therefore their demand almost always outweighs supply due to the speed and intensities of the post-conflict transitioning processes and inadvertently increases in the cost of skilled labour. Kusago (2005) in his research on Timor-Leste private sector development, Pouligny (2005), Del Castillo (2003) and Carbonnier (2002) found that the large presence of international community in the aftermath of conflict diverts labour from essential but low paid public jobs to their own activities. Thus, this excess demand carries the risk of crowding-out local initiatives and reinforcing aid dependency (*ibid*).

However, the sustainability results of donor-led enterprises have been mixed. Stergakis (c.2010), Ostrom (2002) and Gordon (2000) write that donor agencies usually do not apply full costing to projects which result in a high failure rate when subsidies are removed. In the same vein, Tucker *et al.* (n.d.), in a strategic paper for post-conflict Liberia, caution against the tendencies to give grants to SMMEs in cases where the use of credit might be applicable. They argue that to build a credit culture and enhance sustainability of programmes and projects, there is need to target recipients, providing credit only to micro-entrepreneurs who show potential for success. Blattman *et al.* (2013) however have found that in Uganda, the provision of grants to the very poor was effective and in some cases increased incomes by 30 – 60% on annual returns. They found that the microenterprise assistance intervention was effective particularly among those with the least assets and without access to credit. They argue that proximity to market is an important factor for microenterprise success. However, they advocates for other skills such as agricultural extension as well as increasing the amount of capital for starting-up microenterprises especially in risky sectors such as agriculture. In another project study in Liberia, Blattman and Annan (2011) found that small-scale agricultural-based microenterprises had little effect on uptake of illicit activities where available. They found that agriculture provides only windfall sales while illegal activities such as illegal gold/diamond mining or hunting provided higher returns. They found that agriculture only served to reduce the number of hours spent on illegal activities.

In addition, incomes from the project (and otherwise) were invested in durable household assets but not in agriculture, nor was there any noticeable change in savings and/or spending. They also note that it is likely to take more time for new farmers to build a successful agricultural livelihood than a non-farm business. However, their continued participation in the project was based on future return expectations.

There is also debate about which indicators to use. UNDP (2008) argues against the inclusion of non-financial indicators in measuring success of microenterprises arguing that the inclusion of all socio-economic well-being of human development in the economic recovery sphere runs the risk of confusing conflict-specific economic recovery with overcoming underdevelopment in general.

Petesch (2011) notes that there is still a gap in understanding women's roles in post-conflict economic rebuilding that include microenterprise development. While women's enterprises are viewed as increasing their empowerment in non-conflict affected situations, in post-conflict, results are mixed. Challenges include the difficulties in collecting data (Brown *et al.*, 2007). Petesch (2011), using data collected by the World Bank over a ten year period (1995-2005) from four conflict affected countries (Colombia, Indonesia, Philippines and Sri-Lanka) claims that women empowerment had relatively increased after conflicts. These arguments arise from the changing roles of women in conflict including women as combatants, household heads as well as peace-builders (Rehn and Johnson-Sirleaf, 2002). Petesch (2011) and Pankhurst (2004) argue that conflict changes the local structures and gender norms leading to increased independence in, for example, accessing credit, mobility and joining new social groups as well as enhanced participation in community rebuilding and political processes. However, Brück (2004) found that the type of empowerment arising from disruptions of the "*status quo*" during conflict can be short-lived. In a study based on post-conflict Mozambique, he found that there were high numbers of gender-based violence cases. Other factors facilitating domestic violence in the aftermath of conflicts to include an increase in substance and alcohol abuse (Goodhand, 2004), a lack of jobs and also psychological traumas from being perpetrators or witnesses to brutality during the conflict

(Rehn and Johnson-Sirleaf, 2002). Recently, similar conclusions have been drawn by Sow (2012) in a study of the Great Lakes' wars.

Interpersonal conflicts arising from heterogeneity of group members, a lack of strong traditions of cooperation (Stringfellow *et al.*, 1997) and non-member-driven agendas add to group microenterprise failure (Sarkisian, n.d.). In post-conflict environments, challenges to cooperative work include problems emerging from conflict such as psychological disturbances. Collier, *et al.* (2003), Ghobarah *et al.* (2003), Hynes (2003) and Carballo and Solby (2001) found that psychological trauma was common in both civilians and combatants through exposure to traumatic events such as witnessing and/or experiencing severe brutality and the loss of family members. MacDonald (2002) argues that such experiences, including rape and displacement can lead to irreversible low-grade but long-lasting psychological illnesses such as depression and schizophrenia. Handicap International (2006) found that psychological effects and related attitudes, motivation and self-confidence are present in groups affected by war and therefore impacts on their group governance and performance. Thus, individual characteristics of the micro-entrepreneur form an important part of the building blocks for successful microenterprises, alongside entrepreneurial competencies (Stokes, 2002). Lencioni (2002) and Sarkisian (n.d.) note that to build cohesive and effective groups requires substantial behavioural changes built on trust and confidence in order to facilitate healthy conflicts through open debates. In post-conflict-affected populations, trauma as well as power margins gained during the conflict impact on group dynamics and cohesion.

This section, while highlighting challenges to post-conflict economic rebuilding, has also identified areas of success. In particular, the important link between microenterprise development and social development objectives highlights the reasoning for supporting a microenterprise strategy in the aftermath of armed-conflict. However, much has yet to be understood of factors contributing to positive outcome and whether in the long term, such enterprise approaches provide sustainability. Thus, the lack of consistency in results has implications, both at theory and at policy levels.

2.3.4.1 Early Economic Recovery Programmes

As discussed in the introduction of this thesis (see Section 1.0) economic recovery programmes used to come much later behind social assistance, security and democracy building (De Vries and Specker, 2009, Smith *et al.*, 2007, UNDP, 2005, Mandelson-Foreman, 2002, Haughton, 1998). With concerted policy lobbying, economic strategies have gradually been included at the start of peace processes (Addison 2003, Del Castillo, 2003, Carbonnier 2002). Figure 2.3 illustrates three non-phased economic rebuilding programme strategies (USAID, 2007) which differ in their intensities along the peacebuilding continuum. Their strategies involve stimulation of labour intensive employment including self-employment programmes (Track A), creation of local employment (Track B) leading onto sustainable enterprise development through creating enabling environments in order to facilitate the private sector to thrive (Track C) (ILO, 2009, UN, 2008). At each of the intersections, as well as new target groups, participants in phasing out programmes can graduate onto an upward curve thus achieving sustainable business development.

Track A programme focus is on injecting cash into post-conflict local markets by creating labour intensive employment so that it is broad-based to bring about benefits for the majority of the poor. This programme targets in particular, ex-combatants, youths and returnees in order to create dividends for maintaining a peace process (Specker, 2008, De Vries and Specker, 2009). Employment programmes are mainly short-term emergency interventions such as rehabilitating essential infrastructure and includes short-cycle skills training to enable the poor to take up the jobs provided in Track A employment programmes.

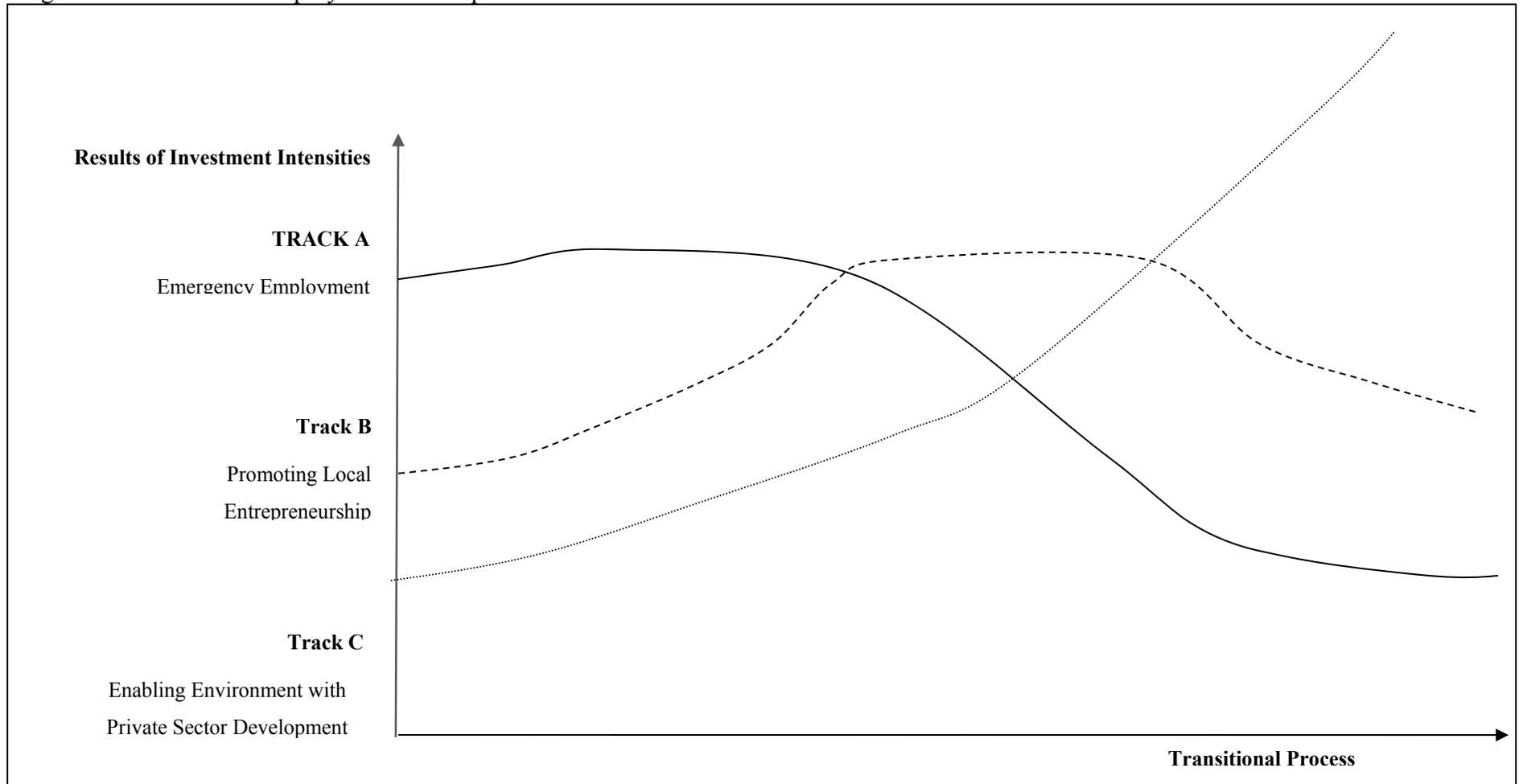
In Track B programmes, emphasis is on supporting the uptake of self-employment opportunities in order to develop and/or strengthen the private sector while at the same time promoting social rebuilding objectives (ILO, 2009, UN, 2008). Thus, Track B programmes emphasises building business networks, community development, as well as capacity building to enable the uptake of income generating opportunities targeted to returnees and ex-combatants (Body, 2005). Keen (2000) note that young people modernised by education

and life in the diamond districts of Liberia are reluctant to revert to subsistence way of life. Rehabilitation should be more than an attempt to turn the clock back to rural idyll that never actually existed.

Track C programmes aim to leverage the private sector through addressing macro-economic policies which enable SMMEs to operate competitively within the emerging markets of post-conflict environments. In addition to their focus on fiscal and investment policies, post-conflict governments also aim to address constraining factors that affect property rights, formality and upward mobility of enterprises, linkages and cluster creation, innovation and competitiveness in export markets (Vries and Specker, 2009, UNIDO, 2008).

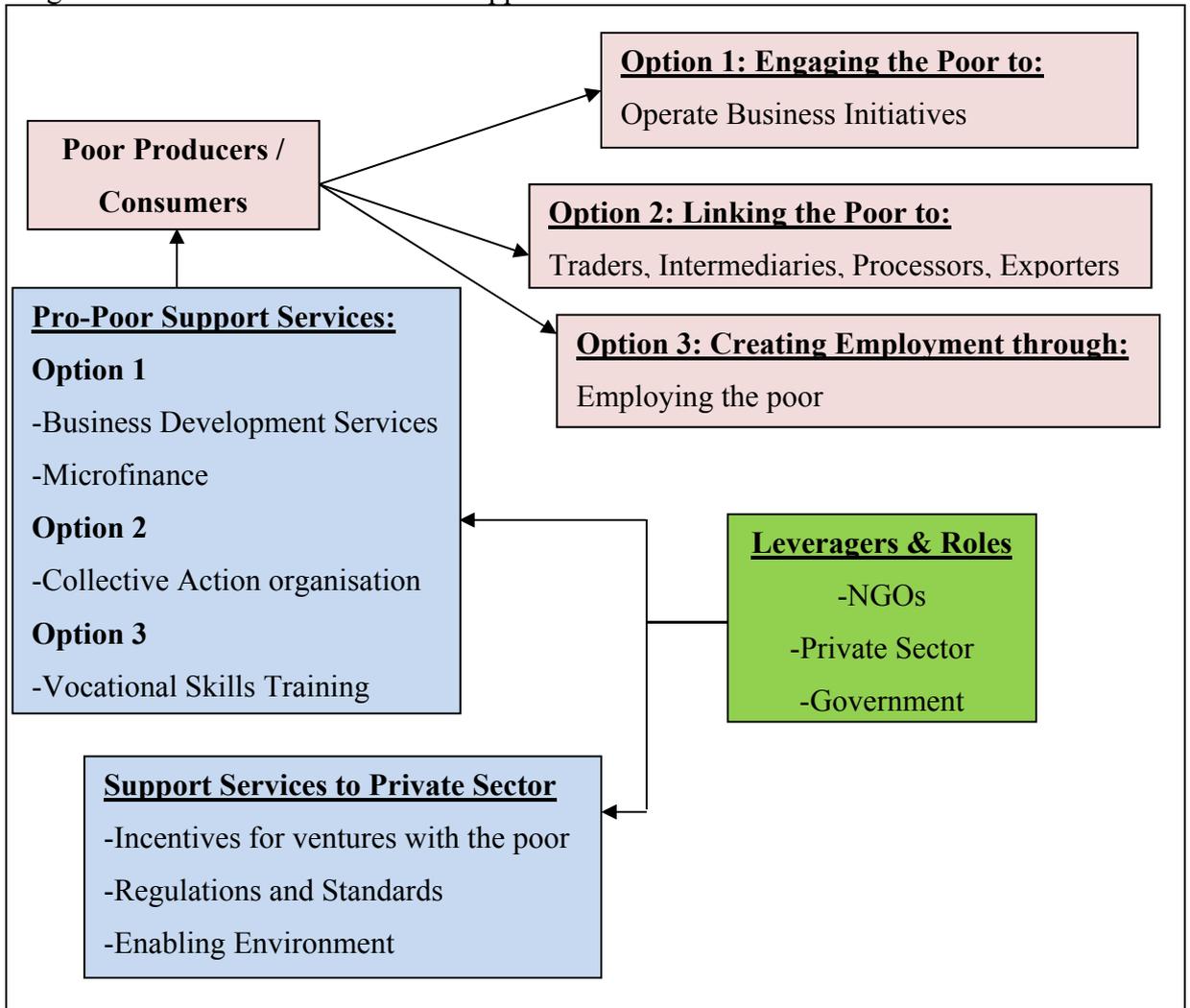
Similar to Track B of the Early Economic Recovery Programme approach, a pro-poor market-based approach, which is the focus of this study, aims at equipping the poor to take-up enterprise opportunities through capacity building and aggregating the poor so that they can gain access to markets and benefit from economies of scale (Jochnick, 2012, Gibson and Bear, 2000) as shown in Figure 2.4. A market-based approach works primarily through leveraging the private-sector with the main aim of linking the poor with market actors through the promotion and strengthening of mutually-beneficial relationships in order to build sustainability in donor-funded programmes after direct intervention has ended (*ibid*). The leveraging activities are provided through the private sector, government agencies and NGOs as shown in Figure 3.2

Figure 2.3: Interlinked Employment Development Investments and Intensities



Source: Adapted from UN (2008)

Figure 2.4: Pro-Poor Market-Based Approach



Source: Adapted from Jochnick (2012)

2.4 Knowledge Gaps and Chapter Conclusions

This chapter has reviewed literature of enterprise development in developing county contexts and their corresponding challenges, particularly in relation to women microenterprises. The literature has shown that, in developing countries, a microenterprise strategy is usually a default option resulting from a lack of alternatives economic opportunities. Thus, *distress-push* microenterprises provide little rewards. The challenges have been shown to intensify within post-conflict countries where microenterprise options counter the absence of formal employment.

Considering that armed-conflict has been shown to cause chronic underdevelopment through repeated shocks and increased risk to livelihoods-building assets, there is consensus amongst practitioners and researcher to also focus rebuilding approaches at the micro-economic level in addition to the macro-level. What remain elusive are the approaches which would best provide broad-based, as well as sustainability and growth results, at this micro-level. Thus, approaches, methodologies and designs remain central to understanding the underlying conditions that support a micro-level pro-poor enterprise development approach in post-conflict environments. Although much has been written about enterprises of the poor in “normal” development environments, similar research remains scarce within post-conflict environments. Most importantly, with donor aid remaining the leading funding source of reconstruction in countries affected by conflict, there is an urgent need for research that builds on reducing this detrimental knowledge gap to poverty reduction of people caught up in armed-conflicts. It is this lack of knowledge that forms the rationale for this study.

Literature has shown that donor-led strategies aimed at pro-poor micro-economic recovery both in “normal” and post-conflict environments take a multifaceted approach, by providing both financial and capacity building to vulnerable groups. Specific to post-conflict environments, early economic recovery processes (see Figure 2.3) place enterprise development through private sector development as key to contributing to sustainability and growth outcomes as well as broad-based to include the majority of the poor. However, conflict does not only affect the immediate environment of the poor by changing their entitlements systems and capabilities, but also it affects the wider market environment in which they work. In addition to destruction to infrastructure, armed-conflict also changes market systems and structures. Based on this view, this study seeks to understand how these losses affect the implementing processes and approaches of a donor-led market-based approach in environments affected by destructive conflicts.

While there are many aspects to enterprise development which remain debatable, particularly in post-conflict environments, this research focuses on exploring whether a donor-led pro-poor market-based approaches work within a post-conflict environments. It does so by exploring the underlying conditions that contribute to microenterprise success or its failure. However, the research does not focus on the individual characteristics that

determine entrepreneurship. To enable context specific analysis, this study focuses on one country, Liberia (see Chapter 4) and provides only a shorter time-horizon of up to six years, i.e. 2003 – 2008/09 when the field work for study was undertaken. This research does not explore in detail the extent of destruction caused by conflict to macroeconomic policies and infrastructure. Although based on women microenterprise groups, this research does not seek to explore empowerment further than that directly related to microenterprise participation. It also does not intend to address true costs to INGOs of setting up pro-poor enterprise initiatives.

The following chapter provides the methodology used in this thesis.

Chapter 3 : Research Methodology

3.0 Introduction

This chapter discusses the methodology of this research. The following Section (3.1) provides the research paradigms which guide this research, including the personal views of the researcher. Section 3.2 discusses the research methods of this study including the case study approach and the abridged framework used in this study. Section 3.3 discusses the practicalities to this research, including how the case study groups were selected, the fieldwork activities and data collection processes and how the data will be analysed in Chapters 5 and 6. Measures which were taken to ensure reliability and validity of this study, as well as ethical conduct, will also be discussed in this Section. Section 3.4 provides background information on the case study groups' market-based activities. Section 3.5 provides a brief summary of this chapter.

3.1 Paradigms of Research

The aim of this Section is to ground the methodology of this study following the research questions set for this study in Section 1.4, informed from the literature reviewed in Chapters 2 and 4. Denzin and Lincoln (2000b) cited in Ponterotto (2005) asserts that before research, the researcher must first identify his/her position regarding research paradigms, which in turn will act as a guide for the researcher in the selection of tools, instruments, participants and methods to be used in the study. Holden and Lynch (2004) add that inductive research should not be methodologically led, but rather, the methodological choice should be consequential to the researcher's philosophical stance and the phenomenon to be investigated. They add that the selected methodology should be one that is the most effective to collect the data needed to answer the research questions or to test the research hypotheses. This Section, therefore, seeks to establish the research paradigms of this study and to facilitate methodology choices which the rest of the research will follow.

Paradigms encompass the *methodology* (the procedures and processes of the research), the *ontology* (the nature of reality and being), *epistemology* (the relationship between the 'knower' (the research participant) and the 'would be knower' (the researcher) and *axiology* (the role of researcher's values) in the *scientific research process* (the systematic quest for knowledge) (Ponterotto, 2005). Ponterotto (2005), Guba and Lincoln (1994) and Anderson-Hudson and Ozanne (1988) argue that there are three main paradigms that guide scientific research, namely (i) positivism and post-positivism (ii) interpretivism and constructivism and (iii) critical theory. They are divided along natural and social sciences inquiry methods. Table 3.1 shows the main differences of social sciences methodologies to natural sciences which place substantive emphasis on cause-effect linkages in phenomena, studied through tightly controlled experiments so that results are generalised over a population following positivism and post-positivism paradigms (Ponterotto, 2005 Blaikie, 1993, Anderson-Hudson and Ozanne, 1988).

The interpretivism / constructivism paradigm and critical theory emerged as a result of the unsuitability of inquiry methods used in positivism and post-positivism in social sciences (Blaikie, 1993). Interpretivism / constructivism holds that reality exists in multiple dimensions as it is constructed in the mind of the individual, therefore, meaning, which is hidden, must be brought to the surface through deep reflection, stimulated by the qualitative interaction between researcher and participant (Ponterotto, 2005, Anderson-Hudson and Ozanne, 1988). Social scientists, therefore, contend that reality is subjective, being influenced by the context of the individual's experience and perceptions, the social environment, and interaction between the individual and the researcher. To minimise researcher bias, the researcher is encouraged to acknowledge his or her values and to realise that, due to the subjective and highly contextual nature of meaning, results are not widely generalisable to a wider population (*ibid*). Mays and Pope (1995) write that in order to increase generalizability, it is therefore essential to provide detailed descriptions of the context and the particulars of the case study in order to flag up for another researcher the similarities and differences between the case study and other cases. Guba and Lincoln (1981) cited in Ward-Schofield (2002) argue that generalisability of qualitative research is possible when the degree to which components of a study (including unit of analysis,

population characteristics, concepts generated, research techniques used and settings) are sufficiently described and defined.

Table 3.1: A Summary of Positivist and Interpretive Approaches

Approach	Assumptions	Positivist/Postpositivist	Interpretist/Constructivist	
Ontological	Nature of Reality	Objective, tangible Single Fragmentable Divisible	Socially constructed Multiple Holistic Contextual	
	Axiological	Nature of social beings	Deterministic Reactive	Voluntaristic, Proactive
		Overriding goal	“Explanation” via subsumption under general laws, prediction	“Understanding” based on verstehen
	Epistemological	Knowledge generated	Nomothetic Time Free Context-independent	Idiographic, Time-bound Context-dependent
View of causality		Real causes exist	Multiple-Simultaneous Shaping	
Research		Dualism Separation Privileged point of observation	Interactive Cooperative Non privileged point of observation	

Source: Anderson-Hudson and Ozanne (1988)

A list of criticisms of qualitative research have been highlighted by Stewart *et al.* (2007), Tellis (1997) and Mays and Pope (1995) to include (i) difficulties in establishing legitimacy to cause and effect (ii) reliability and replicable caused by a lack of detailed contextual information (iii) time consuming data collection tools that impact on financial costs, (iv) increased chances of incorrect information being collected due to memory distortions in

recalling past events by participants (v) potential for observer bias to be introduced and (vi) risk of discontinued interest by some of the participants in longitudinal studies.

Critical theorists, whilst relating more to constructivism / interpretivism, view both paradigms to be inadequate, particularly concerning moral criteria and power dynamics among participants (Connolly, 2001, Sayer, 1992). As a result, critical theorists hold a pre-set goal of addressing imbalances through influencing advocacies and empowering participants and argue that researcher values are viewed as central to the task, purpose, and methods of research (Weinreich, 2006, Ponterotto, 2005, Connolly, 2001).

This thesis is underpinned by social science inquiry, and follows aspects of the interpretivism / constructivism and the critical theory paradigms. These paradigms have influenced this research including in the formation of research questions and the process of data collection and analysis. It is my view that these two paradigms provide the principles and procedures with which to rigorously test ideas originating from the social world in order for them to be accepted as knowledge. Whilst I am aware of the disadvantages created by the subjective nature of the chosen paradigms, I believe that transferability of the results from this study of Liberia to other post-conflict environments with similar patterns of destructions to their economic environments will be possible.

3.2 Research Methodology

3.2.1 Qualitative Case Study Approach

Following the paradigm choices made in Section 3.1, this section is concerned with choosing a methodology that conforms to the interpretivism / constructivism and the critical theory paradigms. This research utilises qualitative inquiry methods. Jones (2004) and Sutherland (1998) note that qualitative methods are generally appropriate to adaptive and applied research and in describing or assessing opinions. This thesis therefore uses the case study approach to allow for the collection of rich, detailed and contextualised data that provides opportunities to explore “why” and “how” questions. Some (Weinreich, 2006, Yin, 2003, Tellis, 1997, Cresswell, 1994, Eisenhardt, 1989,) urge researchers to adopt a multi-

method strategy to allow for validation of research results through triangulation. Moon and Moon (2004) argue that mixed methods have been used successfully and present solid background in methodological theory, including in descriptive and exploratory research.

Table 3.2 shows different approaches to research, some which include both qualitative and quantitative methods, such as the case study approach.

The case study approach, which has always been classified as only being a qualitative method (Yin, 2004, Holden and Lynch, 2004, Sutherland 1998, Eisenhardt, 1989), has been shown to also yield quantifiable data by employing a quantitative encoding process, thereby lending itself to statistical analysis. Shanks and Parr (n.d.) citing Benbasat, Goldstein and Mead (1987) make an argument similar to Lee (1991), Yin (1994), Sarker and Lee (2000) that case studies can yield positivist research. On page 1, Shanks and Parr (n.d.) write that:

[Case] studies can be undertaken from a positivist or interpretivist paradigm, may be deductive or inductive, may involve single or multiple cases using literal or theoretical replication and may use qualitative and quantitative data”

In this research, however, qualitative methods are used in an exploratory approach, seeking to build theory rather than to test theory. Quantitative methods will be used only in frequency counting and to show emerging patterns in analysis. Sampling methods are discussed in Section 3.3.

Table 3.2: Research Approaches and their Philosophical Bases

Research Approach	Positivist	Scope for both	Interpretivist
Action Research			x
Case studies		x	
Ethnographic			x
Field experiments		x	
Focus Groups			x
Forecasting Research	x		
Futures Research		x	
Game or Role playing			x
In-depth surveys			x

Laboratory experiments	x	
Large-scale surveys	x	
Participant observation		x
Scenario research		x
Simulation and stochastic modelling	x	

Source: Holden and Lynch (2004)

Hartley (2004), Tellis (2004), Yin (2003), Kohn (1997), Eisenhardt (1989) define case study research as consisting of detailed inductive analysis investigations at any level, of phenomenon within their context, with the aim to understand how behaviour and/or processes are influenced by, and influence context. To enhance validity and generalisability of this research, this study follows a checklist provided by Mays and Pope (1995), as shown in Table 3.3.

Table 3.3: Checklist for the Appraisal of Qualitative Research

1.	Was the research question clearly identified?
2.	Was the setting in which the research took place clearly described
3.	If sampling was undertaken, were the sampling methods described?
4.	Did the researcher address the issues of subjectivity of the data collection?
5.	Were methods to test the validity of the results of the research used?
6.	Were any steps taken to increase the reliability of the information collected?
7.	Were the results of the research kept separate from the conclusions drawn by the researcher?
8.	If quantitative methods were appropriate as a supplement to the qualitative methods, were they used?

Source: Mays and Pope (1995)

Garson (2008), Jensen and Rogers (2001) provide five typologies of case studies as: (i) snapshot case studies (one point in time study for hypothesis testing by comparing patterns across entities) (ii) longitudinal (study at multiple time points of same entity) (iii) pre-post case studies (study two time points separated by critical events) (iv) patchwork case studies

(study multiple times to show dynamic of research subject over time) and (v) comparative case studies (study multiple points for the purpose of making comparisons between units). This thesis adopts a combination of these types of case study typologies, to include snapshot and comparative approaches by studying 21 case study groups supported by three large-scale INGOs and located in three different geographical locations discussed later in Section 3.3.4.

3.2.2 Conceptual Framework of the Thesis

Although a case study may begin with a rudimentary theory or framework, Hartley (2004) and Tellis (1997) recommend that a framework to a study should be created prior to, and then refined during the course of the research in order to inform and make sense of data being collected and to allow for a systematic interpretation of data being collected to provide plausibility. Hartley (2004) contends that without a framework, a case study may produce fascinating details about phenomenon but fail to provide any wider significance.

The process of identifying a framework for this study proved to be challenging. It was constrained mainly by the fact that there is a dearth of micro-level studies that detail methodological frameworks to capture the impact of armed-conflicts on groups, communities, households or individuals (Justino, 2009, Collier, 2006, Carbonnier, 2002, Luckham, 1999). In the initial stages, the Rural Economic and Enterprise Development Framework (GTZ, 2003) was chosen as the main framework. However, it soon became obvious that this framework alone would be inadequate to study the whole impact of the conflict on the participants, particularly to understand the conflict processes that result in vulnerabilities. For this, the Entitlement Approach (Sen, 1981, 1986), used by some leading researchers in this area, notably Frances Stewart at Oxford University and Patricia Justino at the University of Sussex and director of Households in Conflict Network and MICROCON, was incorporated. In addition, the Market-Based Approach (see Figure 2.4 and Figure 3.2) has been included in order to provide a framework for the implementation process which involves local private and public sector partnerships. Concepts of the Empowerment Approach (Moyoux, 2003, Moser, 1998, Chen and Mahmud, 1995) have also been adopted to explore additional benefits apart from incomes from microenterprises. The Sustainable

Livelihoods Framework (Scoones, 1998, DFID, 1999) as shown in Annex 3.1 was also considered but rejected due to a lack of conflict and post-conflict specific variables. The market-based approach was identified as providing a relevant frame to guide the data collection process as well as the analysis of results of the overall outcomes of the microenterprise activities but also where the REED, the Entitlement Approach and the Empowerment Approach could be incorporated.

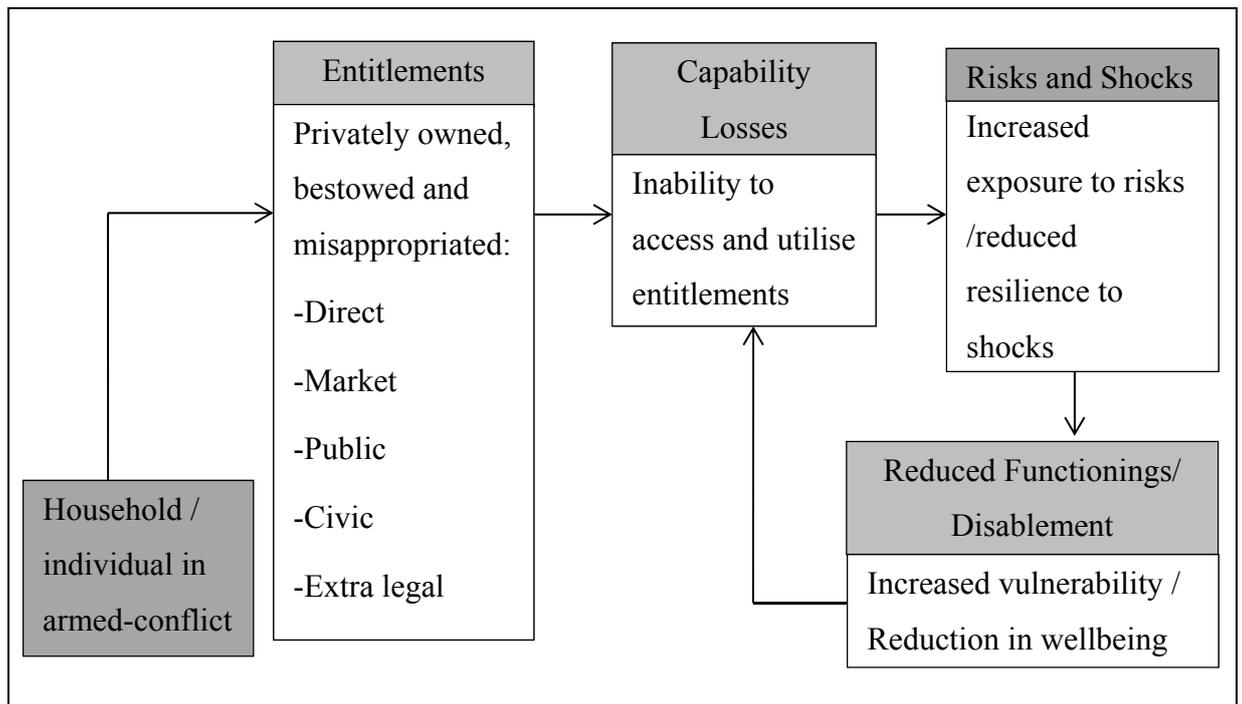
3.2.2.1 The Entitlement Approach

The entitlement approach is used to better understand how armed-conflicts affect entitlements and vulnerabilities in the post-conflict phase, which are important in a market-based approach to development. This thesis uses Sen's theory of entitlements, capabilities and functioning (Sen, 1981, 1986). Although Sen's entitlement approach was developed to provide a more innovative and holistic analysis of causation of famines, it has subsequently been identified as a powerful tool to guide disaggregated assessments of the effects of war on different groups of people. Leach *et al.* (1999) have also adopted the entitlement approach to analyse how people gain/lose access to, and utilise environmental-related resources. In post-conflict studies, Frances Stewart (1997, 2001) has been at the forefront of developing a coherent conflict specific-conceptual framework. Stewart and Fitzgerald (2001a), Devereux (2001), Cramer (1999) and Luckham (1999), have broadened Sen's concepts of direct and market entitlements to include three other categories as (i) publicly-provided entitlements, (ii) humanitarian and social (civic) entitlements and (iii) extra-legal entitlements that involve illegal means of accessing resources. During an armed-conflict, privately owned entitlements or entitlements bestowed through social structures can be subjected to illegal redistributed such as looting and reallocation (Goodhand 2004, Devereux, 2001, Watts, 1991, Keen, 1994, Edkins, 1996).

The entitlement approach enables the disaggregation of consequences of conflict on livelihoods entitlements by examining causes and processes of vulnerability (Cramer, 1999, Luckham, 1999, Ahmed and Gassmann, 2010). Through the understanding of these causes and processes of vulnerability, the entitlement approach allows the identification of

complementary livelihood strategies to participants' resources and capabilities during the rebuilding phase in the aftermath of conflict (Ahmed and Gassmann, 2010, Kalegama, 2011, Stewart and FitzGerald, 2001a). A number of researchers have utilised the entitlement framework, notably, Justino (2009, 2012), Ahmmed and Gassmann (2010), Ciarli *et al.* (2010), Goodhand (2001), Stewart and FitzGerald (2001a), Devereux (2001) and Milward (1998) (see Section 2.2). Ahmed and Gassmann (2010) have developed a flow diagram which shows how a reduction in access to entitlements (resources) and/or a breakdown in capabilities and processes (ability to access and utilise) impacts on the desired state of wellbeing (functionings) as shown in Figure 3.1. Table 3.4 shows the inter-linkages between entitlements, capabilities and functionings and thus overall wellbeing (Ahmed and Gassmann, 2010). This study uses this figure and table as a framework guide for research question 1 which seeks to understand the ways in which entitlement systems failed within the three counties as a result of the armed-conflict of Liberia.

Figure 3.1: The Vicious Cycle of Vulnerability of People Affected by Conflict



Source: Adapted from Ahmed and Gassmann (2010)

Table 3.4: Inter-linkages between Entitlements, Capabilities, and Functionings

Entitlements	Capabilities	Functionings	Vulnerability and overall Wellbeing
- Ownership of a home - Food security - Water and sanitation	Ability to maintain standard of living	Human Security	
- Human Capital - Employment - Sources of credit - Ownership of land and tradable assets	Ability to access and utilise resources	Exchange Freedom	
- Membership in organisations - Mutual help and support	Ability to interact with others	Sense of belonging	
- Physical infrastructure	Ability to access services	Access	

Source: Ahmed and Gassmann (2010)

3.2.2.2 The Rural Economic and Enterprise Development Framework

This research is interested in the outcomes of market-based livelihoods strategies in post-conflict environments. To guide the structuring of the data collection and analysis processes specific to entrepreneurial competence level of the participants, the rural economic and enterprise development (REED) framework (GTZ, 2003, Davis, 2004) was used (see Appendix 3.2). The overall aim of the rural economic and enterprise development approach is the increase in incomes by enabling ten ‘Cornerstones’ that facilitate diversity and innovation of rural enterprises. In this thesis, however, the focus is only on aspects of the ‘cornerstones’ which address capacity building grouped in Davis (2004) under ‘Entrepreneurial Competence’ as shown in Table 3.5. The authors of the rural economic and enterprise development framework (GTZ 2003: 81) assert that:

[Individual] projects should not strive to address all constraints at the same time...the (REED) framework serves as an instrument for prioritising interventions...”

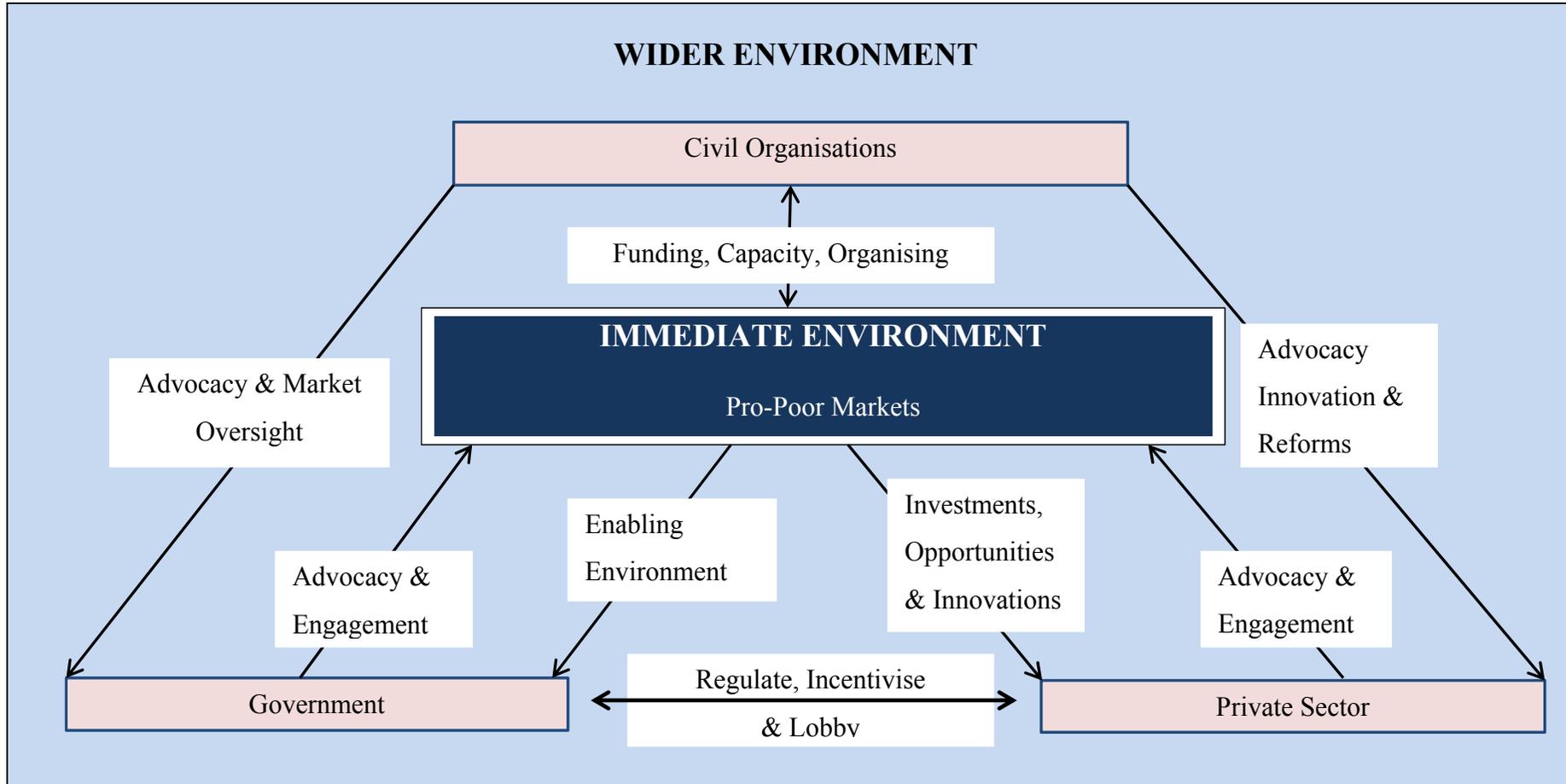
Table 3.5: Entrepreneurial Competence

Key Issue for Development	Key Strategies and Processes
Management	Enhancement of professional competence in business management including record keeping, cashflow, budgeting, profit and loss accounts, and business planning
Organisational	Enhancement of the competence of entrepreneur in decision making processes, and organisational development
Technical	Development of skills and know-how in technical ability to identify appropriate technologies, differentiation of products and services
Financing	Development of appropriate financial sources, enhancement of access to funds and development of ability to mobilise funds
Marketing	Development of entrepreneurial competence to assess market potential and emerging opportunities, access to continually updated information on products, markets, availability, price, competitors, marketing channels
Networking	Development of linkages to networks, clusters, partnerships, associations for joint marketing and lobbying and access to group services Access to open and competitive market
Access	Access to effective and efficient support services and resources

Source: Davis (2004)

The rural economic and enterprise development framework informed the framing of questions and designing of fieldwork activities and the analysis of the results. This research does not, however, seek to assess the effectiveness of the framework as a holistic tool for microenterprise development in post-conflict environments. While the rural economic and enterprise development framework was designed for rural enterprise development, it can also be used in urban areas of post-conflict environments whose challenges are similar or surpass rural challenges of ‘normal’ development environments.

Figure 3.2: Holistic Map of Market-Based Approach



Source: Adapted from Jochnick (2012)

3.2.3 Research Methods

This section considers methods that are appropriate for research which follows a qualitative inquiry and a case study approach in order to demonstrate how used methods were selected. This thesis seeks to understand whether or not donor-led microenterprises targeted to poor people affected by conflict in Liberia are translating to sustainable incomes and economic growth, as well as contributing to peacebuilding through empowerment. The methods used therefore needed to be able to extract the factors that are supporting success or challenging microenterprise viability in the current context of post-conflict Liberia as well as the approaches adopted by supporting INGOs. In order to choose the optimum methods, a range of possible tools were considered. Other methods considered but eliminated from this research include ethnographic methods, futures research (research done for predicting future trends of a theory), documentary, game or role play and simulation and diary methods based on either their incompatibility with the interpretivist/constructivist and critical theory paradigms or practicality with the study. Table 3.6 provides a list of methods used in this thesis and their corresponding advantages and disadvantages following multiple tools use suggested by Weinreich (2006), Cresswell (1994), Kohn (1997).

Table 3.6: Advantages and Disadvantages of Research Techniques Used

Method	Advantages of method	Disadvantages of method
In-depth Interview	<ul style="list-style-type: none"> -Able to expand on points (both interviewer and participant) -Able to follow new ideas as they come up -Ability to clarify any confusing terms -Provides detailed information 	<ul style="list-style-type: none"> -Time intensive – conducting and transcribing -Time intensive for interviewee -No certainty that interviewees are asked same questions in same manner -Prone to biasness from respondents to please researcher -Limitation in generalising results (sample size and sampling methods)

Documenting literature	<ul style="list-style-type: none"> -Useful starting point for research -A means for authenticating other research findings -Adds a historical perspective to research -Provides a tool for analysing self-progression in subject area 	<ul style="list-style-type: none"> -Inability to explore implication of issues -Misleading information
Observation	<ul style="list-style-type: none"> - ability to get a feel of the microenterprise organisations 	<ul style="list-style-type: none"> -time intensive
Focus groups	<ul style="list-style-type: none"> -Collects opinions of a reasonable number of participants in a short period -to draw upon respondents' attitudes, feelings, beliefs, experiences and reactions -elicit a multiplicity of views and emotional processes within a group context -gain larger amount of information in a shorter period of time -Triangulation -Ability to explore solutions as a group entity -Emancipation through encounters 	<ul style="list-style-type: none"> -Time intensive – conducting and transcribing -Time intensive for interviewees -Difficulties in getting a representative sample -May distort subsequent interviewing -Difficult to control -Limitation of representation of sample leading to limited generalisation of results

Source: Adapted from Tyler (2006)

Four types of target groups were interviewed using a checklist of questions. These were interviews within focus group settings with case study groups, individual interviews with a selection of case study members, interviews with key informants and interviews with INGOs (shown in Appendix 3.3a, 3.3b, 3.3c and 3.3d respectively). Secondary data were also extensively used for this research, particularly information about the NGOs supporting case studies, government reports, including the Liberia Poverty Reduction Strategy paper, the

County Development Reports, and government bodies such as the National Population Services of Liberia, the Cooperative Development Agency and the National Business Association of Liberia, as well as Liberian daily tabloids, notably the New Democrat and the Daily Observer (see Appendix 3.4 for a list of general documents read).

3.3 Research Processes and Timelines

3.3.1 Researcher Influence

During the early stages of this research, the main aim was to gain a contextual perspective of post-conflict Liberia in general, and the economic situation particularly in relation to the poor and their microenterprises. This information was obtained from a variety of sources including general discussions with local people, reading newspapers, and direct observations made over a period of one and a half years in which I lived in Monrovia, part of which time I also worked as Liaison Officer for the Liberian International NGO (LINGO) Forum, a network for international NGOs in Liberia with a membership, then, of 65 organisations. A substantial part of my responsibilities involved, on a monthly basis, coordinating meetings with the heads of INGOs and senior management teams as well as bi-weekly meetings with the UN coordination teams and ad-hoc meetings with government ministries, particularly the Ministry of Planning and Economic Affairs with which I was involved with the Liberian NGO Policy revisions.

These links, and knowledge gained, enriched this research immensely by providing insights into, for example, the causes of conflict in Liberia, current livelihoods strategies for the poor, the progress of state rebuilding and a general overview of large economic programmes which have been supported. My employment position enabled easier access to further information and verification of information from different sources on an ongoing basis. On a personal basis, many friendships were made which continue at the time of writing this thesis, and, which continue to provide means of verifying information at the analysis stage now that I reside outside of Liberia.

The following Sections provide further details to the research process including the case study selection process, case study sample size, sampling methods and interview schedules.

3.3.2 Identifying Case Study Sources

The process of selecting case study groups was based on two hypotheses that the extent of conflict in a region affects the overall recovery through a market-based approach and that availability of entrepreneurial opportunities post conflict depend on the extent of entitlement losses during conflict. Thus, there was need to study case studies from different counties with varying degrees of intensity of the conflict. Although this process was made difficult from the added complication of having to choose from only INGOs who were willing to participate in the research. Thus, chosen counties were also partly influenced by availability of interested INGOs. However, the choice of INGO was also based on a tabulation of counties of interest and which would provide a representation of the country at large. Thus the criteria included urban and rural setting in addition to the main hypothesis of intensity of conflict. The three counties selected in the methods explained below, Montserrado, Lofa and Grand Kru, provided these criteria as much as was possible.

The selection process involved a deliberate targeting of International NGOs as sources of case studies for this research. The reasoning for this method was threefold. First, I had personal connections with some of the heads of INGOs which supported introductions to relevant other heads of organisations. Second, many local NGOs were contracted by, or worked in partnerships with international NGOs, therefore I reasoned that it would be best to approach the INGOs directly in order to reduce on decision-making delays, if the local NGO needed permission from an INGO. Third, similar to the second view, I concluded that the INGOs would be accommodating in providing resources, such as accompanying staff and transport to the field for the data collection process.

Kohn (1997), Yin (1994) and Eisenhardt (1989) suggest that random selection of case studies is neither necessary nor preferable, given the limited number of cases that can be studied within a case study approach. Pettigrew (1988) cited in Eisenhardt (1989) asserts

that it makes sense to choose cases which cover extreme situations and polarised types even though heterogeneity in cases studies decreases the chances of generalisability of results. Stake (1995) also asserts that case selection must be based on maximising what can be learned in the period of time available for the study. Following these suggestions, I actively sought to select diverse cases. I identified three main criteria to select cases that would unveil factors supporting or hindering a donor-led and pro-poor market-based approach in post-conflict Liberia. These were (i) different regions of Liberia representing various levels of poverty prior and post-conflict (see Section 4.5), (ii) mixture of types of market-based initiatives, their size and scale of investment as well as the targeted groups, and (iii) implementing approaches of different INGOs (selection criteria for counties and groups in Appendix 3.5). Although I had intended to include non-group-based case studies as an alternative approach, their availability, time and financial resources soon delimited the research to just group-based microenterprises. Donor-led and male-only pro-poor market-based business initiatives were rare, therefore the criteria on gendered microenterprises was eliminated.

3.3.3 Determining Sample Size

This Section discusses the deliberations in relation to the sample size of this research. Mason (2010) argues that determining sample size in qualitative studies remains a challenge for qualitative researchers and that sample size varies by the research method adopted. However, sample sizes in qualitative studies are generally smaller, in comparison to those based on quantitative research methods (*ibid*). Mason (2010) reasoned that this is because in qualitative studies, frequencies are rarely important as qualitative research is concerned with meaning and not in making generalised hypothesis statements. Sandelowski (1995) notes that the act of determining adequate sample size in qualitative research is ultimately a matter of judgment and experience in evaluating the quality of the information collected against the uses to which it will be put, the particular research method, the purposeful sampling strategy employed and the research product intended. Crouch and McKenzie (2006) add that qualitative research demands considerable time inputs both in data collection and in analysing large amounts of data which also influenced my sample size. Glaser and Strauss

(1976) cited by Mason (2010), Eisenhardt (1989) introduce the concept of saturation as a general rule to follow in determining qualitative sample size. They argue that a point of diminishing returns can be reached where any additional new case study does not yield any more new information that adds to the overall story, theory or framework. Eisenhardt (1989) contends that there is, therefore no ideal number of cases to be studied. She however argues that unless cases have ‘mini cases’ inbuilt within them, any number less than four may present difficulties to generate theory and to validate its empirical grounding. Crouch and McKenzie (2006) and Kohn (1997) argue that overly large numbers may present complexities unless the researcher is experienced.

3.3.4 Practicalities of selecting case studies

The case study selection process begun with reviewing the Liberian International NGO Network’s website in order to identify international NGOs which were involved in promoting income generation that involved the poor. From this exercise, an initial 13 international NGOs were identified (see the shortlist in Appendix 3.6) and letters were promptly sent out to the respective organisations in April 2010. The letter provided criteria of the type of case studies sought, potential gains of participating, and also support requested from the INGO, i.e. support in the data collection activities. A total of six organisations timely replied. These included Oxfam Great Britain, Concern Worldwide, CARE USA, Cooperative Housing Fund, Welthungerhilfe and Catholic Relief Services. A mixture of phone calls and emails to these INGOs were made to arrange meetings. A plan was made to follow-up on the remaining seven INGOs following the outcomes of these meetings.

The main objective for the meetings at this stage was to gain insights into INGO programmes and their approaches to microenterprise development. Different organisations arranged meetings with heads of organisations, programme managers, and/or as teams. Where possible, further background reports, proposals and baseline surveys were collected during the course of the meetings.

Following successful completion of meetings, and based on the previously described criteria in section 3.3.2, a total of three different INGOs were selected namely: Oxfam GB, from

United Kingdom, Concern Worldwide, from Ireland and Welthungerhilfe, from German. These organisations provided diverse regions representing the rest of Liberia in their remoteness, urban setting and general development. The Oxfam GB case study groups were large scale while those supported by Concern Worldwide and Welthungerhilfe were moderate and small respectively (see Section 3.4 for further details on case study groups). Following suggestions by Crouch and McKenzie (2006), Kohn (1997), Sandelowski (1995), my previous experience in social science research methods, microenterprises of the poor and some knowledge of post-conflict environments from previous work in post-conflict Mozambique and in Sierra Leone led me to believe I would be able to work with a large number of case study groups. The selected groups from each of the three INGOs were as follows:

1. Two cases were selected from Oxfam GB. Both case study groups were from an urban setting. The case study group members resided in Montserrado County, the most developed county in Liberia. Each of the case study groups was a registered cooperative. Their microenterprise activities were tailoring and urban agriculture.
2. Five case study groups were selected from Concern Worldwide. The case study groups were from the north in Lofa County. Lofa was the county most affected by the conflict. Two of the case study groups were agricultural production and marketing based, one was involved in agricultural produce procurement and marketing only, and two were based on agro-processing.
3. A total of 14 case study groups were selected from Welthungerhilfe in the southeast in Grand Kru County. This county was the least developed prior to the conflict and in post-conflict. Further details of selected case study groups are provided in Section 3.4.

3.3.5 Planning and Fieldwork Activities

After the case study identification and selection process was completed, the researcher set about arranging for times to visit the respective case study groups for data collection. This phase was most difficult as field visits had to fit in with the INGOs' activities in the areas of interest to reduce costs as well as disruption to programme activities. In addition, security concerns, long distances and the general state of roads (most were impassable by vehicle during rainy seasons) and farming seasons were all factors constraining fieldwork. For example, the trips to Grand Kru and Lofa counties, from Monrovia, took at least 12 and 8 hours respectively. The field trips to Lofa were delayed due to unrest following the murder of a Mandingo teenage girl and the ensuing tribal instabilities in the district. Nevertheless, the planning process, which included various contractual arrangements between me and the respective INGOs were completed. The first agreement was signed with Welthungerhilfe. In the interim, I visited both the Oxfam GB case study groups and four Concern Worldwide case study groups (see meeting schedules in Appendix 3.7 and Appendix 3.8). These visits were important for three reasons. First, they provided an opportunity to meet some of the case study group members. Secondly, they provided an opportunity to observe case study groups members at work. Thirdly the pre-study visits were important to pre-test and improve the checklists. The data collection process span from September 2009 through to April 2011.

Before visiting the case study groups, I held meetings with the relevant INGO staff in order to discuss, in detail, the research agenda and the objectives of the fieldwork. The staff included area coordinators, project managers and/or field officers, including the designated persons to facilitate translation in the field between the case study group members and myself. Where possible, for translation, a woman was preferable (provided they spoke local vernacular) as most of the case study group members were women. The discussion also included going over the checklist questions (see Appendices 3.3a and 3.3b) so that the accompanying staff member(s) fully understood questions and the reasons behind them as well as last minute adjustments to the checklist depending on context of the case study group being visited. In addition, the discussions included general issues of "good facilitation for effective participation" refraining from asking "leading" questions and "respecting" participants' views (FAO, 2008, Stewart *et al.*, 2007). In all cases, staff were familiar with

these issues having received NGO training as part of their job activities, therefore no specific training was provided by myself.

On arrival at the agreed meeting point with the case study groups, general greetings were made (in most of the cases, case study group members knew someone from the research team which usually included a driver, an interpreter and me). This was observed to be good for the overall discussion as participants were relaxed. The greetings were usually followed by the case study participants introducing themselves, and a member of the case study group welcoming the research team. As notices were issued in advance of the research visit, most case study groups recorded full membership attendance. In cases where not all the group members managed to attend the interviews, at least someone from the group management teams (chairperson, the secretary and the treasurer) was always available. This was most useful to cross-check answers during discussions, such as incomes from the market-based initiatives. The purpose and objectives of visit were clearly explained by one of the accompanying staff member in the local language in order to avoid misunderstandings or raising expectations. Care was taken to ensure that no commitments were made during the discussions and interviews, following the FAO (2008) guidelines. In most groups, members were curious as to my nationality and I found this was a good 'ice breaker'. I would take the opportunity to bring everyone into the conversation and create the basis for open discussion. Following these processes, the discussions would then begin, led by me. The translator would put the questions to the participants either in local vernacular or *Creole*. Although some people spoke English, the level was not usually sufficient for such discussion. In addition, when English was used, I did not fully understand what was said by participants, and vice-versa due to differences in intonations in our speeches.

Key informant interviews were conducted with key stakeholder representatives including Liberty Finance and Liberian Enterprise Development Finance Company (LEDFC), both micro-credit-lending institutions, Liberia Cooperative Development Agency, Liberia Marketing Association, Liberia Business Association (see Appendix 3.3c for an example of key informant checklist). General triangulation discussions were held with numerous NGOs, representatives from the government ministries and UN, and ordinary Liberians. An additional checklist was developed to gather data specific from INGOs relating to enterprise

development approaches (Appendix 3.3d). These one-to-one interviews were conducted by me alone, with interviews held in English. These interviews were undertaken over the 21 month period that I lived in Liberia whenever there was an opportunity to do so. The main aim of the key informant interviews was to gain insights into the state of local markets in post-conflict Liberia with an objective to obtain an understanding of the immediate and wider business environment in which a market-based approach was being promoted.

3.3.6 Data Collection, Management, Analysis and Thesis Presentation

This section discusses how data was collected, how the collected data was managed and analysed. Prior professional experience in applied social science by the researcher proved invaluable during the data collection period. Eisenhardt (1989) argues that field notes, as a running commentary to oneself about what is happening in the research involving both observation and analysis, is important. A rudimentary journal was kept by the researcher all through the process of this study and was used to compare research issues at different timelines.

Note-taking was the main tool used for collecting data in all interviews. This was always done by the researcher and sometimes by other members of the team, but not the translator. I wanted this person to focus just on translations so that we would not miss important information. Although a voice recorder was available, it was not used for two main reasons. First, the recorded discussions would have been in vernacular and would have required using a transcribing by a professional person, funds for which were not available. Secondly, it was observed that participation in the discussions was severely altered when the voice recorder was used. While some dominated the conversation by speaking quite loudly in the direction of the recorder, others did not want to be recorded, a behaviour originating from the conflict where reprisals were carried out for speaking out against the government. A final decision was made to stop the use of the voice recorder and instead make a concerted effort to collect high quality information through note-taking, listening and observing. A review of the interview usually took place at the earliest opportunity, going through notes and cross-

checking information. If some important information was missing, or misunderstood, measures were taken to have the issue clarified by staff or the case study group immediately.

Data from case study groups was triangulated within the discussion. These group sessions could take a day or longer, depending on group information coming up. Thus, the collection of data and analysis were combined to some extent. Most importantly, captions from participants that encapsulated the variety of issues under discussion within a focus group discussion were captured as closely as possible and were used in the results chapters to support an argument posed. Specifically, when something of interest was said that summed up the discussion point, other focus group members were asked whether they agreed with the statement said by one of their members. Only these statements are included in chapters 5 and 6 unless otherwise specified. Thus, the use of dialogue in the analyses chapters represent the case study group as a whole unless otherwise stated.

A variety of methods were used to analyse data. Kohn (1997) argues that the process of analysing case studies is started during the data collection phase by going through an iterative process of noticing, collecting and thinking. Seidel (1998) argues that qualitative data analysis is not linear, but rather it follows four steps of iteration, progression, recursion and holography. Eisenhardt (1989) remarked that a striking feature of research, which aims to build theory from case studies, is the frequent overlap of data analysis with data collection. This overlapping of analysis and data collection was followed in this research, and in particular, influenced the second data collection phase with case study groups and interviews with key informants. Written reports, to respective INGOs supporting the case study groups, were agreed to be part of the contractual arrangements between the researcher and INGOs so that the findings formed action research. Thus, this activity also facilitated the overlap of data collection and analysis. The reports were each written soon after the data collection trips. This process proved useful in three ways. First, overlapping analysis of one INGO with data collection of another allowed the researcher to take advantage of flexibility in case study research, by examining emerging themes and adjusting instruments and questions as suggested in Eisenhardt (1989). Secondly, gaps in the research were identified early and corrective actions and the required data sought immediately. Thirdly, the

interaction between the researcher and the INGOs proved useful, particularly when discussing findings of reports.

Whilst there are numerous techniques for analysing qualitative data, including computational software packages such as *nVivo*, *NUD*IST* and *xSight* (Garson, 2008), *ATLAS.ti*, *MaxQDA* (Lewis, 2004), this research does not use special software in the analysis of data presented in this thesis. As encouraged by Yin (1994) and due to the combination of the quantity of collected data and professional background as a social scientist, I was able to apply manual analytical techniques and “mine” the data adequately.

Data was stored as field notes at first. During the preparation for the analysis phase the data was sifted and presented onto flip charts in order to consolidate emerging patterns. Garson (2008), Tellis (1997), Stake (1995) and Yin (1994), recommend the use of pattern-matching, a comparison of an empirical pattern with a predicted one and contend that a match enhances validity of the research. Yin (1994) also recommends other strategies including explanation building, time series analysis, logic models or cross-case synthesis. In this study, analysis also includes searching for cross-case patterns as recommended by Kohn (1997) and Eisenhardt (1989), across the three INGOs approaches and their respective case studies. The coding of data in order to identify emerging patterns was used extensively in this thesis (Knapp, 1990). Tools used includes, as suggested by Miles and Huberman (1994) cited in Tellis (1997) and Stake (1995), cross tabulations to examine relationships between variables, rearranging and categorising data into matrices, the use of flow charts and category aggregation to obtain relative frequencies across case study groups. The analysis methods illustrated in this chapter are used in Chapter 5 and 6.

This analysis and concluding chapters in this thesis follows the suggestions by Perry (1998). On page 25 he notes that the analysis chapter:

[...should] be restricted to presentation and analysis of the collected data, without drawing general conclusions or comparing results to those of other researchers...to qualify each result, or group of results with comments and comparisons gives the strong impression that you are trying to influence the objective judgement of the reader”.

3.3.7 Reliability and Validity

Reliability in research is concerned with stability over time, replicability and consistency of results while validity is concerned with accuracy and the extent to which a method can provide integrity to conclusions (Tyler, 2006). While issues of reliability and validity are important in both natural sciences and social science, the traditional methods employed in natural sciences are not always suitable for social sciences especially considering that interpretivism / constructivism and critical theory contends that there is not a single objective truth (Tyler 2006, Ponterotto, 2005, Blaikie, 1993). However, it is still important for social scientists to validate and ensure reliability of their research. Glazier (1992) highlights the importance of consistent checks and triangulation by using several data collection methods in order to compare results, while Bowen (2005) adds that the researcher needs to constantly provide checks and balances to their research throughout the duration of the study.

The matching pattern technique employed in the analysis ensured internal validity. To ensure external validity, this research followed recommended methods of case selection (discussed in Section 3.3.1) to address representativeness and increased generalisability. By setting out the approach, methods and methodology used in this thesis, and setting out the procedures followed, replicability in similar situations is enhanced. However, I do not presume that my findings hold for every microenterprise initiative in Liberia or every other post-crisis environment particularly as this study relies heavily on primary data, the participants and views of which might have changed, and indeed have been influenced by this research. Nevertheless, these findings can be considered to be consistent with the words of the participants and other documents including research findings from other microenterprise development studies in Chapters 2 and 4.

In this inquiry, although checks and balances were put in place to limit researcher bias, it would be folly to imagine that there was no researcher influence in this research. To start with, the fact that I chose the research concept already suggests my empathy for the subject of poverty and the poor as well as growing up in Zimbabwe, a country that has, until 1980, gone through a civil war itself. Secondly the majority of people in Liberia have lived in IDP

and refugee camps and some are still recipients of humanitarian aid. Even with clear explanations of the objectives of the research, a minority of people seemed to infer that the research would influence the INGOs to provide more resources. Thirdly, other people may just want to please the researcher by providing answers which they think the researcher wants to hear in the hope for “gifts”, mostly as supportive evidence to their level of poverty. Fourthly, focus groups are prone to hierarchy dominance by group or community leaders or men over female counterparts (Stewart *et al.*, 2007). However, to help address these two issues, the focus group approach proved to be very useful as group members were from the same communities and therefore were able to relate and to challenge each other on contradictions. While I had to express some of myself, I had to make a conscious decision to balance empathy with sympathy and to project opinions without sounding judgemental, and most importantly, refrain from promising false resources. Lastly, I understand that, being a foreigner in Liberian as I was, lacking local vernacular and subtleties of meaning of words may have limited the way I understood answers. Some meanings might have been simply lost through the translation process. However, by knowing and understanding the types of biases that might arise in this research from the onset, I was always ready with counteractive measures, particularly by seeking to gather a range of opinions on collected data, both during the interviews and with INGO staff soon after the field visits, as well as with non-project related people.

3.3.8 Ethics and Research

Ethics in research includes seeking consent of participants and encompasses confidentiality and anonymity and ensures that the participant understands the objectives of the research and the risks involved (Tyler, 2006). The University of Greenwich’s Research Ethics guidelines were followed in this thesis, particularly with regards to interaction with human beings in research and conflict of interest. In addition, research policies including Codes of Conduct of INGOs were also followed. No “rewards” were given in exchange for information used in this thesis. Also particular care was taken to balance the presentation of research findings and the heavy reliance on INGOs’ support to facilitate fieldwork activities without charge. I was careful not to jeopardise this relationship by not being overly critical

of their work. Arising issues were pointed out in sensitive ways at all times, including when there were delays to travel programmes for data collection activities.

In this research all participants were provided with the information about the purpose and uses of information (as discussed in Section 3.3.5), i.e. that the information would be used in both the research thesis as well as a report to be given to the respective case study supporting INGOs. I followed the FAO (2008) guidelines by being honest and not pressurising participants to speak, at the same time encouraging open dialogue. For example in most villages, it was always observed that if the meeting was in a public space such as outside or meeting room, other non-group members would congregate and interject into the discussions. This was not encouraged and non-members were always asked to move away from the group to ensure open discussions. Additionally, to ensure open dialogue to explore research questions fully, participants were assured that the information they provided would be used anonymously, only identifiable by case study group or codes given to groups in order to limit hostile responses. This process perhaps created an atmosphere of greater freedom for voicing opinions. When the researcher is referring to these group participants and quoting their opinions, no names are used, instead, non-identifying references are made such as “according to one member at [name of group]” thus making it impossible for any reader to identify the person. Unfortunately, where there is only participant in one group, if a quote is obviously from or about that organisation, it was not possible to disguise the source of the quote. INGOs were mainly concerned with how the data I gathered was going to be presented, conscious not to project a negative image of their activities.

The following Section provides further details relating to case study groups and their microenterprises. This information is provided in order to streamline the analysis and discussions in Chapters 5 and 6, and the conclusions in Chapter 7. The information provided includes type of microenterprise, memberships and the role of supporting INGOs. This information was collected during the fieldwork, as well as from the respective INGO documents including project proposals and websites. More details of the case group location are provided in Chapter 4, Section 4.5. The rest of the analysis will be presented in Chapters 5 and 6.

3.4 Case Study Groups and Participants

A total of 21 case study groups guided by a saturation concept (see Section 3.3.3), were included in this thesis. Information about case study groups' and gender is shown in Table 3.7

Table 3.7: Group Membership and Gender

INGO	Group Name	Female	Male	Total Members
Concern	Konia Grain Bank Group	29	1	30
Worldwide	Konia Agriculture Group	20	0	20
	Zorzor Agriculture Group	7	8	15
	Barwein Rice Mill Committee	6	0	6
	Larmouth Rice Mill Committee	3	2	5
	<i>Total</i>	<i>65</i>	<i>11</i>	<i>76</i>
Oxfam GB	Virtuous Women Cooperative	91	15	106
	Gbalin Women Cooperative	38	6	44
	<i>Total</i>	<i>129</i>	<i>21</i>	<i>150</i>
Welthungerhilfe	Joquikpo Maoyennbo	12	0	12
	Joquikpo Bajiyeni	12	0	12
	Fedoukle Powollote	12	0	12
	Fedoukle Maoyennbo	12	0	12
	Dayorkpo	12	0	12
	Wesseh	12	0	12
	Sloyan	12	0	12
	Kledia	12	0	12
	Noroquia	12	0	12
	Wropluken	14	0	14
	Getubaken	14	0	14
	Chewriken	14	0	14
	Dweaken	14	0	14

Joquieaken	14	0	14
<i>Total</i>	<i>178</i>	<i>0</i>	<i>178</i>
<i>Total participants</i>	<i>209</i>	<i>30</i>	<i>239</i>
	<i>87%</i>	<i>13%</i>	

Source: Analysis of Survey Data

In total, 239 members took part in the interview process (see Table 3.8). 56 participants were from five case study groups supported by Concern Worldwide in Lofa County, northern Liberia, 136 participants were from 14 case study groups supported by Welthungerhilfe located in Grand Kru County, south-eastern Liberia and an additional 47 participants were from two case study groups supported by Oxfam GB, from Montserrado County. A total of 87 percent (209) of the participants were female and 30 (13%) were male. The proportion of female to male case study group participants was larger due to the active targeting of women by the supporting INGOs following the perceived disproportionate effects of poverty on women to men in Liberia.

Table 3.8: Total Groups Participants (Focus Groups and Individual Interviews)

INGO	Number of Participants		
	Female	Male	Total
Concern Worldwide	33	23	56
	%	59	41
Oxfam GB	40	7	47
	%	85	15
Welthungerhilfe	136	0	136
<i>Total Participants</i>	<i>209</i>	<i>30</i>	<i>239</i>
	%	87	13

Source: Analysis of Survey Data

3.5 Chapter Conclusions

This methodology chapter described the strategies, approaches and methods used in this research and briefly discussed research paradigms in natural and social sciences. This thesis follows the interpretivism / constructivism paradigm and incorporating some aspects of the critical theory. An exploratory research method using a case study approach was identified as most suited to this study as it seeks to build theory on rebuilding economies of post-conflict-affected people using a market-based approach by large scale INGOs. The abridged Sustainable Livelihoods Approach forms the overall framework of this thesis enhanced with some aspects of the Entitlement Approach, the Rural Economic and Enterprise Development and Empowerment Approach. This adapted framework was then used for structuring the research questions, guiding the fieldwork and will be used in the rest of the thesis to analyse the data presented in Chapters 5 and 6 and to draw overall conclusions in Chapter 7.

Chapter 4 provides a contextual view of post-conflict Liberia.

Chapter 4 : Background of Study Country

4.0 Introduction

This chapter details a background to Liberia in order to provide local context to analysis Chapters 5 and 6. The rationale behind this chapter stems from the viewpoint that an understanding of the background of the study area enables the analysis and positioning of findings into context. Ward-Schofield (2002) and Tellis (1997) note that sensitivity to context is particularly important in studies that use qualitative research, an approach used in this thesis. Tellis (1997) argues that such substantial information provides the reader with not only a better understanding of the results, but also important information to judge suitability of approach for other contexts. Palmer (2004) also argues that studies seeking strategies to increase incomes, an understanding of current and previous market systems are also important. Kabra (1995) cited in Palmer (2004) argues that:

[Any] ahistoric approach to the informal sector would hardly be able to capture its diversity, vary in degrees of cohesion, linkages with the rest of the economy and future direction”

This chapter reviews the socio-economic and political structures and processes and their combined influences to the onset of the Liberian conflict. Section 4.1 reviews the political and the economic history of Liberia prior to the conflict and leads into Section 4.2 which discusses the ensuing armed-conflict. Section 4.3 reviews the impact of the civil war on the poor’s livelihoods entitlements with a view to provide context to the case study groups level of needs and capacities in both Chapters 5 and 6. Section 4.4 reviews post-conflict economic development strategies currently utilised to support the rebuilding phase of the Liberian economy including the income livelihoods of the poor. Section 4.5 provides background to the three counties (Montserrado, Lofa, and Grand Kru) which the case study groups for this thesis originate. The main details to the methodology of this research were provided in Chapter 3. A brief conclusion of this chapter is provided in Section 4.6.

The availability of empirical research on Liberia is currently very limited. Much of the country’s research was destroyed during the conflict, including academic institutions. As

such, some of the information in this Chapter comes from grey literature. However a concerted effort was made to triangulate the information used in this chapter.

4.1 The Political and Economic History of Liberia

4.1.1 Political History of Liberia

The Republic of Liberia (Liberia) is in West Africa, neighbouring three other countries: Sierra Leone to the West, Guinea to the North and Cote D'Ivoire to the East (see Plate 4.1). Liberia occupies an area of 111,369 square kilometres. The most up-to-date census provided by the Liberian Statistics and Geographic Information Services in 2008 of 3,476,608 million people (LISGIS, 2008) with an annual growth rate of 4.5 percent as estimated in the World Bank Development Indicators (2011).

Plate 4.1: Map of the Republic of Liberia

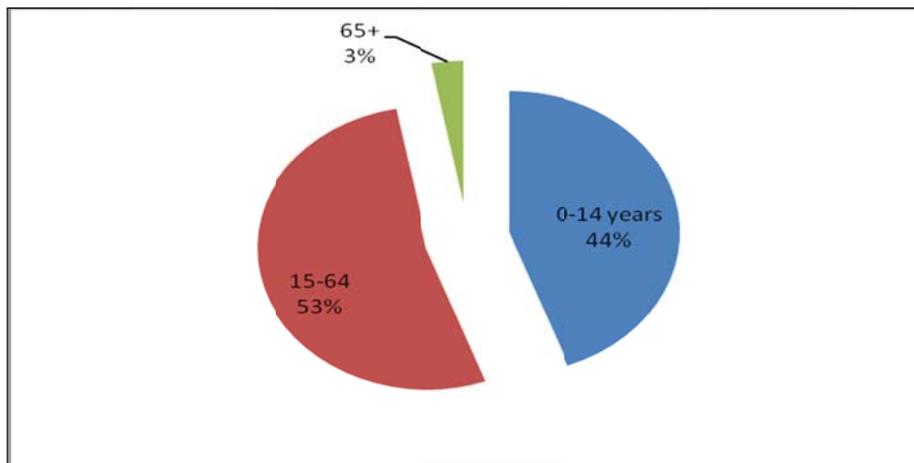


Source: Government of Liberia (2008)

Most of its population is concentrated along the coastal areas, of which about a third (1.12 million) lives in and around Montserrado County, home to the capital city, Monrovia, while the inland areas remain sparsely populated (LISGIS, 2008). There is a continuous pull to the relatively developed Monrovia including the peri-urban county-capital towns from the mostly underdeveloped rural areas (NRC, 2011).

Nationally, Liberia has a slight female majority of 0.4 percent (50.4%) over male population at 49.6 percent. 44 percent of the population is under the age of 14. The proportion of people over 65 is negligible, only 3 percent (Alkire *et al.* 2011), as shown in Table 4.1 and Appendix 4.1. These demographical changes arose from the effects of conflict (*ibid*) (see Section 4.3.2).

Table 4.1: Age Structure of Liberian Population



Source: Alkire *et al.* (2011)

4.1.1.1 The Liberian People

Plate 4.2 shows the fourteen native Liberian groups (the Gola, Kissi, Dei, Bassa, Kru, Krahn, Grebo, Kpelle, Gio, Mano, Loma, Vai, Mende, and Mandingo peoples (Hegre *et al.*, 2009, Lewis, 2009, Dennis, 2006, Olukoju 2006, Dunn-Marcos *et al.*, 2005). In the mid-1400s, they were patronised by European traders (van der Kraaij, 1983). The Portuguese, in 1461, named the area “Grain Coast” after the abundant *Malengeta* pepper seeds (grains of

paradise) found along the West African Coast (van der Kraaij, 1983). In 1602 and 1663 the Dutch and the British respectively soon followed (Dunn-Marcos *et al.*, 2005).

Plate 4.2: Map of Ethnicity Groups in Liberia



Source: World of Maps

However, the most recent history-changing event was the arrival of *Free-born Blacks* and emancipated slaves from the United States of America in the early 19th Century. With support from the American Colonisation Society, and additional support from the British-ruled Sierra Leone, the first eighty-six freed slaves arrived in Liberia on the 6th of February 1820 and named their settlement Monrovia after the then U.S. President James Monroe (Dunn-Marcos *et al.*, 2005). More freed slaves, estimated to be over 19,000 (Duva, 2002) from America, the West Indies and from intercepted ships of “would-be-slaves” emerging

from the Congo River Basin onto the Atlantic Ocean soon followed (Dennis, 2006). 27 years later, on July 26, 1847 the country gained independence. This was precipitated by the refusal by the then American Government to claim sovereignty over Liberia and the bankruptcy of the American Colonisation Society, which previously provided support to the settlers (Duva, 2002, Global Security, 1985, *ibid*).

4.1.1.2 *Independent Liberia and the Politics of the True Whig Party*

The newly independent state of Liberia (*The Land of the Free*) was governed by the True Whig Party. Nelson (1985) notes that this party was composed of only the settlers and their policies grossly favoured the settlers over the indigenous population. This group prided themselves of being westernised and thus calling themselves *Americo-Liberians*. The Government of Liberia (2008: 14) writes that conflict can be traced back to this era of segregation when:

[...significant] portions of society were systematically excluded and marginalized from institutions of political governance and access to key economic assets. The founding constitution was designed for the needs of the settler population, with less consideration and involvement of the indigenous people”

Political and administration powers were concentrated in the capital city, Monrovia, while in the rural areas and other non-strategic cities, infrastructure and basic services were neglected (Nelson, 1985). The national education system was not inclusive, until the National Unification Policy in the 1950s (GoL, 2008). Even up to the conflict, only 42 percent of the school children who completed primary education attained minimal levels of expected learning (*ibid*).

The GoL (2008) note that the native Liberians had limited land and property rights prior to the armed-conflict. Some reports of slave trading of young native Liberians to the Equatorial Guinea island of Fernando Po and French Gabon by the *Americo-Liberians* and the *Congo* people (originating from the Congo River Basin) have been cited (*ibid*). The *Americo-*

Liberian elites monopolised, not only political power, but also the economy. Van der Kraaij (1983) found that high ranking politicians were also wealthy traders in pre-war Liberia. The Government of Liberia (2008) writes that political power, linked to corruptive practices, concentrated wealth within the elite *Americo-Liberians* and *Congo* people.

The following Section discusses the economic systems of Liberia leading to the uprising and ultimately, the civil war.

4.1.2 The Economic History of Liberia and Agriculture

The backbone of the Liberian economy, prior to the civil war, was largely based on rubber and forestry exploitation as well as iron ore mining. These activities were run by large concessionaires following Liberia's Open Door Policy of the 1920s (van der Kraaij, 1983). The first concessionaire agreement to be signed was Firestone Tyre and Rubber Company in 1926 followed by many others in the 1950s (Burger, 2011, Toe and Rogers, 1989, van der Kraaij, 1983). The "*Flag of Convenience*" makes Liberia the second largest ship registry in the world (van der Kraaij, 1983). These concessionaires partly drove the noticeable growth experienced in the Liberian economy in the 1960s and early 1970s. The increase in international market prices of timber, rubber and iron ore also contributed to the growth (Toe and Rogers, 1989). These combined activities contributed to approximately 75 percent of GDP and approximately 80 to 90 percent of export earnings (Burger, 2011).

Toe and Rogers (1989) report that the agricultural sector was characterised by a dualistic structure, with a modern sector using capital intensive production factors on one hand and a traditional subsistence sector with limited resources on the other. Liberian privately-owned and state-owned farms fell in between the two. The foreign-owned concessions focused mainly on rubber, timber and oil palm production (Aeschliman and Wesseh, 2007, Global Security, 1985). Similarly, the Liberian privately-owned commercial farms, about 5,000 in number (Global Security, 1985), also produced rubber and diversified to rearing poultry and pigs and production of coffee, cocoa, rice and vegetables (Toe and Rogers, 1989). Parastatal plantations were managed by state-owned corporations, including the Liberia Produce

Marketing Corporation (LPMC), the National Palm Corporation (NPC), the Liberia Coffee and Cocoa Corporation (LCCC). However, productivity was poor due to poor management and low investments by the government (*ibid*).

4.1.2.1 Smallholder Agriculture, Labour and Access to Land

Smallholder farmers were the least producing of the four. An approximated 90 percent of Liberians were smallholder farmers with an average household farm size of two hectares (GoL, 2008, Toe and Rogers, 1989). The average household size was six members (*ibid*). Smallholder farmers used little synthetic inputs and relied on shifting cultivation (Agodzo and Farnaga, 2007). Fallowing periods were between eight and ten years after one to two years in productive use (*ibid*). An estimated 75 percent of the Liberian soils are *latosol* types, with poor water retention, high acidity and a thin layer of organic matter which relies on reforestation to restore fertility (*ibid*, Toe and Rogers, 1989).

Due to a combination of factors: - poor soils, fallowing practices and tropical rainforests, the Liberian smallholder agriculture was therefore labour intensive. Olukoju (2006) notes that marriage patterns in rural areas mirrored the intensive agricultural labour demands. She explains that wealthy men, such as local chiefs, married more than one wife in order to increase labour supply. Also in keeping with traditional customs that entitled a husband damages for adultery committed by the wife, she writes that a common practice in rural Liberia was for husbands to ‘permit’ their wives to engage in extra-marital affairs with younger men who were then forced to pay for the crime in the form of farm labour. Most of the youth who did not afford bride-wealth were left in perpetual indebtedness either to their own families who paid the bride-wealth, to the bride’s families for not paying bride-wealth, or to the wealthy men for entering into liaisons with their wives (*ibid*).

Unruh (2009), Agodzo and Farnaga (2007) and Toe and Rogers (1989) note that in rural areas, the allocation of state land was tied within a clan system rooted in tribal traditions. Each tribal community was allocated land which was shared among clans and then given to respective male heads of households. Toe and Rogers (1989) note that land is viewed by

rural Liberians as the single most important economic asset to be passed through generations. Despite its value, the land tenure system does not entitle rural people to hold legal title deeds to their lands (Unruh, 2009). In addition, together with the female members of the family, the traditional systems of land distribution and inheritance resulted in many young men failing to gain access to land (*ibid*).

In addition, few macroeconomic policies featured smallholder agriculture. Toe and Rogers (1989) and van der Kraaij (1983) argue that the unproductiveness of the Liberian smallholder agriculture persisted because of this general lack of interest in agriculture over time shown by the *Americo-Liberians*. As a result, the majority of smallholder Liberians remained poor despite high economic growth recorded in the 1960s through to the 1970s when GDP per capita peaked to US\$779 (Burger, 2011, World Bank, 2011). Backiny-Yetna *et al.* (2012), Burger (2011), Toe and Rogers (1989) and Global Security (1985) have found that income distribution was not equitable, and that the poor's income was as little as six times less (US\$130) than the average GDP per capita. When the government and the international community, in the 1980s, increased their focus on smallholder production, including through improving access to agricultural finance (Toe and Rogers, 1989), the smallholder farmers were unable to take these opportunities. Instead, a large amount of the credit fund was captured by large-scale producers (*ibid*).

4.1.2.2 *Liberian Women and Microenterprises*

There were clear divisions of labour between men and women in rural Liberia, with men performing bush clearing and erecting fences to stop wild animals from eating crops. They were also responsible for house construction and finding wage employment and/or undertaking ancillary activities such as hunting, harvesting of Kola nut and palm nuts and tapping palm wine, plaiting mats, making furniture and cloth weaving. Women's agricultural activities included planting, weeding, harvesting, and processing as well as additional activities of fishing, net and basket making in addition to maintaining the home.

In a traditional rural home, marketing activities, including the selling of agricultural produce, were the domain of the women. Olukoju (2006) found that Grand Kru women were renowned for their involvement in marketing activities. However, decisions on how the income was spent were the husband's responsibility. The wife was expected to provide for daily subsistence of the family.

In urban and peri-urban areas, Liberian women were involved in formal employment as well as in self-employment. Massaquoi (2007) notes that employment and enterprise activities were divided along elites and poor - 'civilised' *Americo-Liberian* and *Congo* settlers and 'native' Liberians respectively. "Civilised" educated elite women were largely found in professional employment, holding senior positions in government and public services as administrators, teachers, nurses as well as politicians. He notes further that this group of women also operated high-end enterprises, such as boutiques and restaurants.

The semi-educated "civilised" women were mainly homemakers (housewives). Their enterprise activities included sewing and baking, activities that could be managed from the home to avoid going into the marketplace where they could be forced to interact with the natives. Massaquoi (2007) cites (Moran 1990) as saying that that this group also used the services of their 'fostered native' children to sell their wares around urban markets.

Petty trading was the default microenterprise of the "native" women (Massaquoi, 2007). Moran (1990) cited in Massaquoi (2007) argued that petty trading was a direct result of barriers to higher-end enterprises. Most of the petty traders lacked education and professional skills resulting from the discriminatory policies of the successive True Whig Party governments. She argues that petty traders aspired for their children to be educated and to join the non-manual 'civilised' stream of employees.

However petty traders were also found to perform an important intermediary role in society. While petty traders mostly lived in urban and peri-urban areas and sold goods in the 'daily' open marketplaces found across the country, they also travelled to rural areas to source supplies such as rice, cassava, oil palm, pepper, and fruits and other vegetables (Massaquoi, 2007). At the same time they took back to the rural markets, imported foods such as rice, oil

and urban sourced non-food items, such as utensils and soap, as well as transmitting information between rural and urban populations. Massaquoi (2007) suggests that native traders also held high positions within the informal economy and were able to form marketing linkages with ‘civilised’ men and Lebanese merchants as well as providing for extended families.

4.2 Main Factors Contributing to the Liberian Civil War

Five factors have been identified as causes of the civil war in Liberia (Del Castillo, 2012, Mutisi, 2012, TRC, 2009, Boas, 2008, Young, 2008, Richards *et al.*, 2005). Firstly, the immense inequalities between the native Liberians and the newcomers have been directly linked to the civil war of Liberia (GoL, 2008, TRC, 2009). During its rule, the True Whig Party systematically oppressed opposition political parties, mostly those of native Liberians. Its 133 year successive governments only ended following a bloody *coup d'état* in 1980 where the then president, Tolbert, and thirteen senior government officials (mostly of *Americo-Liberian* descent) were executed together with thirty security personnel (Subah-Belleh Associates, 2007, Grenon *et al.*, 2004, Nelson, 1985,).

Secondly, the economic collapse which followed the boom experienced in the 1960s and early 1970s (see Section 4.1.2) also contributed to the civil war (van der Kraaij, 1983). An increase in unemployment, combined with an increase in food prices, particularly rice, fuelled the hostilities towards the then government.

Thirdly, Mutisi (2012) and Richards *et al.* (2005) and found that the lack of access to resources, particularly land by young men, was a contributory factor to the civil war of Liberia. The land tenure system in Liberia, prior to the conflict was dualistic, with the state owning all land except in urban areas where there was freehold system and where the *Americo-Liberians* lived. The majority of native Liberians did not own land (Agodzo and Farniga, 2007). Skewed land distribution was seen as unjust and contributed to the conflict (Unruh, 2009, NRC, 2010) as well as traditional systems which marginalised the youth through subordination and punitive social controls (Richards *et al.*, 2005, Atkinson, 1997).

Blair *et al.* (n.d.) found that in villages in Lofa, Nimba and Grand Gedeh counties, disputes over land-use were pervasive but never escalate to conflict. To the contrary, most people reported that land was abundant. The youth in Liberia, over half of the population (55 percent), were impoverished (Watchlist, 2004) due to lack of land but also due to the failure of successive governments to invest sufficiently in education, jobs training and in providing employment (Richards *et al.*, 2005). As a result, many of the young saw an opportunity to acquire assets through joining warring factions (TRC, 2009, NRC, 2010).

Fourthly Mutisi (2012) and the TRC (2009) argue that the tendency by Liberians to cluster along ethnic lines played a strong part, not only in the starting of the civil war, but also in its prolonging. This was particularly evident within the Krahn, Samuel Doe's ethnic group from Grand Gedeh, the Gio and Mano people from Nimba, supporting Charles Taylor, and then through the different splinter groups that formed such as ULIMO-J (Johnson of the Krahn tribe) and ULIMO-K (Kromah of the Mandingo tribe), see Plate 4.2.

Fifthly, the war in Liberia was used to settle pre-existing conflicts, particularly against the Mandingo peoples. Firstly, Boas (2008), EC (2008), Young (2008) write that the Mandingo and the Fula's entrepreneurial culture was a source of hatred and divisions among other ethnic groups who regarded their dominance as due to their monopoly on trade. Boas (2008) found that, prior to the conflict the Mandingos operated large economic empires and controlled trade routes from the north into the interior through to Monrovia. Secondly, the Mandingoes have always occupied the margins within Liberia (Boas, 2008). They were seen as latecomers who engaged in tribal warfare with local communities up until the late 1890s in order to gain settlement rights (Boas, 2008, Konneh, 1996). Thirdly, the Mandingos practiced the minority Islamic religion in Liberia. Young (2008) notes that only 12 percent of the Liberian population practice Islam, mainly the Mandingo and the Vai peoples. In particular, the rule that discouraged Mandingo women from marrying non-Muslims while Muslim men could marry outside of their religion contributed to this animosity (*ibid*). Boas (2008) argues that the Mandingos, from the onset of the conflict, sided with Samuel Doe because of these already existing divisions within their local communities.

4.2.1 The Liberian Civil War

The *coup d'état* of 1980 which was led by former government army 'Sergeant Master' Samuel Doe, lasted for ten tumultuous years. Instead of peace, Samuel Doe was unable to manage and restructure the economy as he had promised the nation soon after taking over as president (Dennis, 2006). The Government maintained the capitalist economic system it had inherited. As unrest continued, even after a reportedly rigged election in 1985, Doe continued to ensure that key strategic positions in politics and in the army were held by the Krahn, his ethnic group whom he could trust. This nepotism intensified hostilities between the Krahn and other ethnic groups (Sessay, 1996, Dennis, 2006). The second half of his rule was synonymous with reduced standards of living, human rights abuse, corruption and ethnic tensions (Sessay, 1996). Many Liberian schools lacked a coherent infrastructure and coordination (Pearce, 2009, World Bank, 1985, cited in Heninger *et al.*, 2006). McDougal (2009) and Toe and Rogers (1989) found that institutions were heavily politicised with rampant corruption and open disregard to regulations resulted in a fall in local production, particularly in parastatal farms, which increased businesses closures and unemployment.

The tensions over the Doe Government turned into a full-scale civil war in 1989 when Charles Taylor and his National Patriotic Front of Liberia (NPFL) army, emerging from Cote D'Ivoire, invaded Liberia in Nimba County on Christmas Day. Soon after the initial NPFL attacks, several other rebel groups formed, fighting each other as well as Doe's National Army. A report by the Truth and Reconciliation Commission (TRC) (2009) identified 27 such groups, but noted that only ten were fully combative. The TRC (2009) notes that the rest of the faction groups had limited and/or short-lived objectives; existed in name only; or merged with other groups.

In 1990, Samuel Doe was executed and Charles Taylor became a war-load leader (Mathews, 2002). Atkinson (1997) notes that after his execution, rebel groups which were once united to oust Doe's Government were soon competing over the control of territories and resources. Richards *et al.* (2005) write that different groups fought to gain power in order to control the traditional mercantile style trade that previous Liberian governments had operated, overlapping business with political office, nepotism and ethnic lines. Atkinson

(1997) and TRC (2009) argue that, for the other factions without any real chance of political leadership, the motivation for war was to perpetuate the conflict in order to make as many economic gains as possible through extra-legal means. The control of natural resource-rich territories, especially diamond and gold fields, the Port and Monrovia were central (*ibid*). Sessay (1996) writes that the many broken peace agreements by different factions (see Table 4.2) over the duration of the Liberian civil war was indicative of these economic motivations. Atkinson (1997) found that rebels and government officials also fought to ensure lucrative economic gains by controlling civilian production such as rice. Mathews (2002) writes that militia preyed directly on civilians and left no other choice for coping, outside of flight and/or cooperation.

Table 4.2: Chronology of Events of the Liberia Civil War

Year	Main Event	Notes to Events
1989	NPFL invasion	Led by Charles Taylor invades Liberia, (from imprisonment in US and exile in Libya), from Cote D'Ivoire with his NPFL army mainly formed by Gio and Mano people against Samuel Doe's government army – Armed Forces of Liberia (AFL)
	Siege of Monrovia	Charles Taylor's NPFL and splinter group INPFL (mainly Gio Tribe) lay siege of Monrovia against Samuel Doe government army – AFL
1990 to 1992	ECOMOG forces	ECOWAS Monitoring Group (ECOMOG) intervention forces arrive to restore order
	Doe Execution	On 9 September 1990 Samuel Doe is captured, tortured and killed by INPFL while visiting ECOMOG base
	Interim Government	An interim government is instituted, headed by Dr Amos Sawyer, but could only control the capital Monrovia while the rest of the country was held by different warring factions including ULIMO, a group of supporters of Doe was formed mainly by the Krahn and Mandingos

and some from the government AFL. This group later split to form ULIMO-J (Krahn) and ULIMO-K (Mandingo)

1993 to 1996	ECOWAS- brokered Peace Deals	This resulted in a UNOMIL observer mission to support ECOMOG. Fighting continued with different factions dissatisfied with the peace deals. In total 11 peace deals were brokered between 1990 and 1996 (Banjul III, Bamako, Banjul IV, Lomé, Yamoussoukro I-IV, Geneva, Cotonou, Akosombo, Accra/Akosombo, and Abuja Peace Agreement), with 4 changes of heads of government.
1997 to 2003	Elections and continued fighting	Charles Taylor won the elections with wide spread intimidation. However, throughout his reign (1997-2003), Taylor's government was fighting a number of insurgences, including splinter groups originating from ULIMO - LURD and MODEL, the former of which was supported by the Guinean government armed forces. Taylor was also supposedly supporting RUF, a rebel faction against the government of Sierra Leone (the leader of whom Taylor's army is supposed to have killed to stop him from testifying) exchanging arms with diamonds
2003	ECOMIL peacekeeping	In 2003, after more peace talks, UN ECOWAS peacekeepers (and later replaced by UNMIL) arrived in Liberia to halt occupation of Monrovia by rebels. Charles Taylor resigned and went into exile in Nigeria. A 2-year National Transitional government formed led by businessman Bryant who took over from Blah, vice president to Charles Taylor.

2005	Presidential Elections	In 2005 peaceful and democratic elections were held in which there were 23 candidates. Ellen Sirleaf-Johnson won the rerun election against George Weah, and took office in January 2006. Peacekeeping duties continues to be undertaken by the United Nations Mission in Liberia (UNMIL)
------	------------------------	---

Source: Adapted from TRC (2009)

The civil war of Liberia was also prolonged because it transcended national identities and spread into neighbouring countries following ethnic allegiances (Mathews, 2002). Many of the rebels found refuge and support in neighbouring countries where they share ethnic linkages (EC, 2008). For example, familial linguistic groups of the native Liberian peoples are also found across neighbouring countries. The *Mel* language is spoken in Guinea and Sierra Leone, the *Kwa* is spoken in East of Cote d'Ivoire, and *Manding* (*Mande Fu and Tan*) is also widely spoken in Guinea and Cote d'Ivoire. It is widely cited that the National Patriotic Front of Liberia (NPFL) invaded Liberia from Cote D'Ivoire (Dennis, 2006) while the Liberians United for Reconciliation and Democracy (LURD) was cited to have strong bases in Guinea and Sierra Leone (Brabazon, 2003).

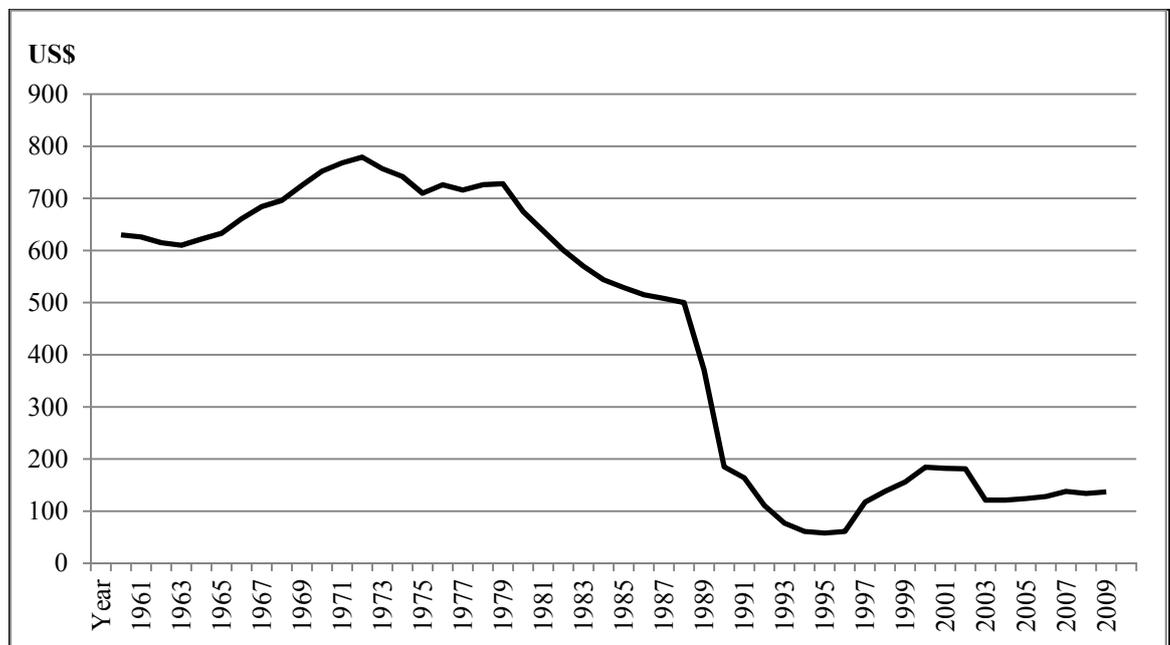
4.3 Effects of Civil War on Entitlements and the Economy

The civil war of Liberia ended in 2003 following interventions from ECOMOG, ECOWAS' Monitoring Group of peacekeepers and the United Nations, a series of negotiations and the resignation by Charles Taylor as President of Liberia (GoL, 2008). The United Nations Mission in Liberia (UNMIL) took over security roles and oversaw the 2005 elections in which Ellen Sirleaf-Johnson was elected as President of Liberia. She took office from the interim National Transitional Government of Liberia chaired by Gyude Bryant (Kamara, 2003) thereby starting the state rebuilding process.

The Liberian economy, prior to the military coup of 1980, had a relatively strong economic growth bolstered by high earnings from the rubber, timber and iron ore industries (Sessay,

1996, Atkinson, 1997). Toe and Rogers (1989) found that the turbulent years leading to the civil war were marred by inappropriate policies as well as high levels of corrupt practices by government that led to the draining of public resources to fund inefficient parastatal enterprises and high borrowing by government corporations thereby crowding out the private sector. They write that real GDP fell by 2.1 percent between 1980/81 and 1984/85 while public expenditure increased due in part to the increase in minimum wage and public sector employment following the *coup d'état* and also due to a fall in tax collection, a reduction in foreign grants and high debt servicing coupled with the fall in international prices of the commodities that Liberia traded. During this period there was high capital flight and a reluctance by businesses and individuals to deposit their money in commercial banks (Burger 2011, *ibid*). World Bank (2011) found that Liberia's GDP fell from US\$790 million in 1989 to just US\$440 million by 1999. During these conflict years, GDP per capita dwindled to its lowest level in 1995 to only US\$58 (see Table 4.3 and Appendix 4.3) and Government budget to only US\$80 million (GoL, 2008). The World Bank (2011) estimates that GDP per capita fell by an average 7 percent between 1989 and 1999 and by 3 percent in the period between 1999 and 2009.

Table 4.3: Liberian GDP per Capita Trends (US\$)



Source: World Bank World Development Indicators

The Human Development Report (2006: 4) for Liberia noted that:

[Aside] from over 250,000 direct human casualties, the war resulted in severe disintegration in health and education services, lost incomes, internal displacement and refugee flows. It is impossible to put a number on the human development costs of the Liberian conflict”

The Liberian conflict was synonymous with widespread destruction of the already limited basic infrastructural systems. During the conflict, roads were not maintained while bridges were destroyed (AfDB/OECD, 2008) and much of the productive and public infrastructure were damaged and/or looted (GoL, 2008). UNICEF (2007) and Mathews (2002) found that the civil war was accompanied by wide spread marauding and pillaging of livestock, household goods and food. Atkinson (2000) cited by Mathews (2002) found that many people joined different factions for economic and power gains as well as for protection.

The Liberian civil war is claimed to have caused the deaths of over 250,000 people, both civilians and combatants in both rural and urban areas (Del Castillo, 2012, UN/World Bank, 2004). The Economist (2003) reported that over 3,000 people were massacred in Monrovia between the months of July and August 2003 alone. Bennett *et al.* (2004) found that countrywide, many war crimes were committed by both government and rebel fighters, including violence, torture, beatings, looting, harassment, summary execution, and rape. It is estimated that over 40 percent of women and girls in Liberia were raped during the civil war (*ibid*).

Apart from direct conflict deaths, the Liberian civil war led to significant indirect deaths due to the disruption in health services. The WHO (2005) noted that the population of Liberia was vulnerable to a number of infectious diseases and epidemics including shigellosis, Lassa fever, yellow fever, malaria, and a steady increase in HIV/AIDS, tuberculosis and cholera particularly in the slum areas. Over 80 percent (242 of 293) of health posts were closed due to looting, lack of staff and/or lack of medical supplies (WHO, 2005). UN/World Bank (2004) estimates that prior to the civil war, only 30 percent of Liberians, mainly those in urban areas, had access to safe health care, and that this had worsened to only 10 percent by the end of the war. By 2000, infant and under five mortality rates were estimated to be 134

and 235 per 1,000 respectively (*ibid*). Post-conflict, the Human Development Index Report (2006) ranked Liberia as second from bottom of 187 countries after Sierra Leone.

In addition to infectious diseases, the Liberian civil war left thousands of people with various types and degrees of disabilities, including mental illness, psychological trauma, emotional distress and a large number of amputees. Christodoulou (n.d.) found that the war in Liberia included punitive actions of hacking of limbs. The Centre for Rehabilitation of the Injured and Disabled (CRID), in a report on Liberia in 1997, cited in USAID (2003), noted that the prevalence of disability in Liberia in 1997 (before the second phase of the war) was 16.4 percent. USAID (2003) writes that 43 percent of these were physical injuries and disability, primarily lower limb amputees as a direct result of the civil war. Disability and ill-health have a negative impact on a nation's capital resources and outputs (Brown, 2008). It is estimated that in 2002 alone, Liberia lost 3.9 percent, equivalent to US\$23.3million of its GDP value, to disability-adjusted life years (DALYs) and had the third highest DALYs in that year after Colombia (4.3%) and Burundi (5.1%) (*ibid*).

In agriculture, productivity dramatically fell as a result of the conflict (World Bank, 2010, ILO, 2008, Tarway-Twalla, 2007, UN/World Bank, 2004). Many rural people abandoned their farms in search of protection from the warring factions into the wilderness and urban areas in which land was scarce (Dennis, 2006). Post-conflict, cash crop plantations such as coffee, cocoa and rubber, abandoned during the conflict, were overgrown and unproductive and required extensive rehabilitation (*ibid*).

The civil war interrupted education through widespread destruction of infrastructure, mass displacement of families including children and through the incorporation of children into different rebel groups (Heninger *et al.*, 2006). The Liberian literacy rate is a world anomaly, with a higher illiteracy rate among the youth in comparison to the adult population. Youth literacy is approximated at only 37 percent in comparison to 61 percent found across Sub Saharan Africa (*ibid*). However, Pearce (2009) found that literacy in the West Africa region, excluding Ghana, Nigeria and Cape Verde, stands at only 40 percent with over 65 million people unable to read and write. By 2009, adult literacy in Liberia was estimated at 59.05 percent, of which 63.74 percent of literates were male (Pearce, 2009, UNICEF, 2007). An

ARC study (2004) found that the education of children, who lived in Monrovia during the conflict and outside of camps, was less disrupted than that of children who had been housed in IDP camps. Heninger *et al.* (2006) explains the reason to be Charles Taylor's Government policy which forced displaced youths to enrol into 'Informal Education Programmes', such as farming in order to discourage influxes into the camps. The result, however, was loss in education of both those in IDP camps and local host community children who were faced with an influx of children but with no extra resources. Post-conflict, education enrolment averaged 65 percent and 62 percent for boys and girls respectively in primary school and 45 percent and 27 percent boys to girls in secondary education with many of the scholars behind their age-grade levels (UNICEF, 2007).

Market entitlements were severely destructed during the Liberian conflict. McDougal (2009) and Tarway-Twalla (2007) found that the formal economy reduced drastically, with businesses remaining only in Monrovia, operated by resilient local business entrepreneurs. The international community who maintained operations during the conflict provided additional employment (Atkinson, 1997). The informal economy became the only livelihood option for urban dwellers. Atkinson (1997), Tarway-Twalla (2007) and Massaquoi (2007) note that petty trading in food crops from some parts of the rural areas, depending on security and safe passage, and imported manufactured goods, became the mainstay of many people in Monrovia. Atkinson (1997) noted that agricultural labour markets reduced with the closure of many large-scale farms. In some rural areas, forced labour was used in artisanal gold and diamond mining fields (*ibid*). McDougal (2009) found that trading networks including transport systems were controlled by different factions during the conflict, involved many different middlemen, mainly militia and/or those with allegiances to local militia groups, who also imposed illegal taxation on market goods for protection. As such, new social and patronage networks were developed between fighters and marketers, with some finding new opportunities to start businesses (Atkinson, 1997).

Humanitarian organisations provided shelter and food to many Internally Displaced Persons (IDPs) and refugees (EC, 2010). While there are varying quotations of numbers of civilians affected by the civil war, there is no doubting the brutality of the two-phased Liberian civil war (Dennis, 2006). In 2004, a joint report by the United Nations and the World Bank on

Liberia indicated that over a third of the population, 1.4 million, were internally displaced and over 700,000 people had sought refuge in neighbouring countries including Guinea, Sierra Leone, Cote D'Ivoire and in Ghana (Omata, 2011), the only country not to be engaged in its own conflict, during the course of the war (Kamara, 2003). These interconnected and overlapping conflicts combined, propelled the entire region into a complex humanitarian emergency, as civilians fled back and forth across borders. For example, during this same period, there were also over 70,000 refugees in Liberia from neighbouring countries (Dunn-Marcos *et al.*, 2005, Kamara, 2003).

The war had profound impact on the attitudes and behaviour of families and communities across Liberia. The TRC report (2009) notes that the civil war created new societal values as various fighting groups, with wanton abandon, destroyed traditional authorities, relations, and social structures. The UNICEF (2007) writes that child soldiers came to be dreaded by communities due to their excessively aggressive behaviour and disregard for community values and social norms. Years of exclusionary policies, that were based on nepotism and patriarchy were 'corrected' during the civil war (Richards *et al.*, 2005). For example, older wealthy men in rural areas were killed and their properties and land illegally redistributed (Unruh 2009). The TRC (2009), UNICEF (2005) and Watchlist (2004) estimate that between 12,000 and 21,000 combatants were children below the age of 18 and some were as young as six years old. Although the exact numbers of combatants vary, it is estimated that between 55,000 and 60,000 people were directly involved in the fighting in the Liberian civil war, of which 2,000 of them were women (UN/World Bank, 2004).

This section has shown the different ways in which the Liberian war affected different entitlements. The economy fell drastically, particularly in the early 1990s. Three years after the war, Liberia was second from the bottom of the Human Development Index. Many effects of conflict on entitlements added to this demise. The war resulted in high human loss, both from direct combative activities and indirectly from illnesses and diseases following the severe destruction of health facilities. A high number of people were also maimed, adding to this cost on the economy. The war in Liberia also resulted in mass displacement of nearly two thirds of its population, both within and outside of the country, and survived mainly through humanitarian aid. The displacements had severe consequences on agricultural

productivity and education, as well as employment and income generation. Looting of household goods and livestock was widespread. Socially, the war altered attitudes and behaviour of citizens with profound impact on community rebuilding.

The following Section reviews the efforts of the Government of Liberia and the international community in rebuilding the economy of post-conflict Liberia.

4.4 Rebuilding the Post-Conflict Economy

4.4.1 Strategic Planning for Economic Recovery

After years of destructive civil war, post-conflict Liberia faced many challenges, all of which were urgent, including repatriation (Heninger *et al.*, 2006). Displaced people were encouraged to return and were given start-up kits which included food items to cover a period of 4 months (*ibid*). Many international NGOs continue to support returnees, providing farm tools and seeds, as well as water and sanitation facilities and opening up road networks in rural areas and supporting income generating activities in urban areas (Lingo Forum, 2010).

The Government of Liberia's Poverty Reduction Strategy Paper (2008-2011) which builds on the first interim Poverty Reduction Strategy Paper (iPRSP) (2006-2008) acts as a framework in which all rebuilding activities undertaken by the government, and to a large extent, by the large international community in post-conflict Liberia follow. The process of writing the Poverty Reduction Strategy Paper (2008-2011) included a series of county level consultations, involving all stakeholders including government, private sector, civic organisations and Liberia's citizens (GoL, 2008).

Four pillars which include crosscutting issues, including gender equity, peacebuilding, environment, HIV/AIDS, children and youth, and monitoring and evaluation were developed (*ibid*). To secure long-lasting peace, the Government of Liberia is rebuilding the national army and police with the support of 15,000 UN army and police and private

companies. Under Governance and Rule of Law pillar, the government is tackling a culture of distrust and lack of confidence in national institutions by focusing on anti-corruption, civil service and planning processes for a decentralised government (TRC, 2009). Road construction and rehabilitation, electrification, telecommunication, pipe-borne water and sewage systems, the improvement of education and health facilities summarise activities of Pillar 3 (GoL, 2008). Pillar 4, revitalising the economy includes macro and micro economic recovery activities.

At macroeconomic recovery level, the government, with support from the World Bank and IMF, has instituted a number of programmes including Financial Management Systems under the Governance and Economic Management (GEMAP) programme and the Staff Monitoring Programme (GoL, 2008). Sector policies include the Extractive Industry Transparency Initiative and the Forestry Reform Act (World Bank, 2010). All activities are tailored to secure Liberia's revenue base through improved financial management systems, improved capacities, controlling corruption and improving accountability and transparency (*ibid*). The Government of Liberia has also worked on meeting requirements to lifting trade bans imposed by the UN Security Council on natural resources including on timber and diamonds as well as towards the attainment of the Heavily Indebted Poor Countries debt payment exemption (AfDB, n.d.).

At the microeconomic level, the Government of Liberia is determined to rebuild a rapid and inclusive sustainable economy that improves incomes and equity among its citizens. The government seeks to avoid pre-war "growth without development" effects in which per capita GDP did not mirror economic growth experienced in the 1960s and 1970s (Del Castillo, 2012, Burger, 2011, Clower *et al.*, 1966 cited in GoL, 2008). In its Poverty Reduction Strategic Paper, the Government of Liberia (2008: 22) stresses that:

[The] private sector will be the main driver of growth....encompassing a wide array of enterprises, from micro businesses to local industrial companies to large natural resource concessions"

They argue that (2008: 35):

[Only] through growth, can individuals, households, and communities earn the income necessary to obtain the basic things they want and need: food, clothing, shelter, health care, education, and other vital goods and services”

4.4.2 Business Climate and Broad-Based Employment Creation

In the early stages of peace, the government’s focus was on quick impact projects in order to provide peace dividends to fighters such as labour intensive road rehabilitation projects and urban clean-ups (also see Figure 2.3 for approach) (World Bank, 2010, GoL, 2008). Long-term employment creation through engagement of the private sector to enable a large number of the poor to participate has been the main strategy adopted by the government (see Figure 2.4) with the agricultural sector the main entry point. The strategy focuses on the production of oil palm, rubber plantations and rice, linked to on-farm and off-farm enterprises development (GoL, 2008).

However, Liberia lacks a coherent enterprise development policy including prior to the conflict, with poor business information even at the association level as shown in Box 4.1. Recognising this lack of policy and endemic market distortions, the UN/World Bank (2004) noted that:

[...sustainable] recovery will depend, in the medium and long term, on the development of a vibrant private sector”

Nevertheless, the microenterprise sector provides family welfare for over 80 percent of the population of Liberia (GoL, 2011). The Ministry of Gender and Development has initiated programmes also sees microenterprise development as a tool to promote equality among women and men (*ibid*).

Box 4.1: List of Current Registered Business Associations in Liberia

Concerned Liberia International Business Organization (COLINBO)

Fula Business Association

Indian Business Association

Liberia Business Association

Liberia Marketing Association

World Lebanese Cultural Union

Source: GoL (2011)

The business environment of Liberia is limited with little formal employment. Current large-scale employers include two international corporations, ArcelorMittal, an iron ore mining company, and Firestone Tyre and Rubber Company (FTRC) (AfDB/OECD, 2008). The IMF (2012) has shown that mining has created little local skilled jobs, with the majority of such positions filled with expatriates, thus limited contribution to local economy. The World Bank (2010) found that formal employment has not been above 20 percent of the labour force since the 1970s, due to a number of factors including low international prices in Liberia's traditional industries (timber, rubber, iron ore) coupled with a lack of stabilising funds to cushion shocks, a lack of investor protection systems, poor quality infrastructure, and a large unskilled labour force. The rubber subsector, which, prior to the war, used to account for 30 percent of formal employment now accounts for only 2 percent (EC, 2008). Local construction and manufacturing suffer from unreliable domestic utilities, very low investment and a lack of technical skills (*ibid*).

In urban areas employment is limited to public jobs and the international community with private sector activity small in scope (EC, 2008). The Ministry of Commerce and Industry launched the Liberian Business Registry in 2011 which has reduced the process to 48 hours from the previous 99 days noted by the World Bank Doing Business indicator in 2007 (GoL, 2011). The IMF (2012) noted that business registration grew from 5,257 in 2006 to 8754 in 2010, while foreign direct investment also grew from a mere US\$6 million in 2006 to US\$208 million in 2010. Based on the current business registration statistics, Bruins (2013) noted that most of the registered businesses in post-conflict Liberia were small and microenterprises. These enterprises were concentrated in Montserrado County (79%) while

both Lofa and Grand Kru contributed less than 2%, 98 and 6 businesses respectively. A total of 34 percent of all registered businesses by 2010 were women owned businesses. Nearly three quarters (71%) of the enterprise owners had no business training while about two thirds lacked access to finance (*ibid*).

The agricultural sector which was the largest employer in absolute numbers prior to the conflict is severely damaged due to abandonment, looting and lack of market facilities and general poverty as well as poor road linkages. Most Liberian roads are in an extreme state of disrepair and are impassable during the rains (AfDB/OECD, 2008). The EC (2008) found that Liberians, particularly those living in rural areas, have very narrow economic base on which to build incomes due to the severe destruction of the various types of capitals. A slow return of IDPs to rural areas, the non-existence of agricultural cooperatives and lack of value adding to agricultural crops have led to a slow agricultural development (*ibid*). USAID (2009) adds that many of the displaced people now lack productive assets, livestock, seed, tools and processing equipment to re-establish their agricultural-based livelihoods. Faced with these challenges, farmers continue to practice low input – low output shifting cultivation with inappropriate traditional agricultural practices. The IMF (2012) notes that progress in agriculture, whilst it grew fast soon after the conflict due to concerted efforts to support farmers, growth has slowed down due to a lack of supporting infrastructure including storage, transport, marketing and electricity.

Economic recovery in Liberia is currently largely driven by donor activities. The EC (2008) found that per capita support by donors was US\$28 while the IMF (2009) quotes between US\$85 to US\$100 per capita. Remittances from Liberians in the diaspora community also play an important role in the recovery of the Liberian economy. The Khana Group LLC (n.d.) estimates that over US\$60 million was sent to Liberia in 2008 through its Liberia Diaspora Fund alone, which funds small and medium enterprise development in Liberia. The Africa News (2013) estimates that there are about 750,000 Liberians in the diaspora, the majority of whom are in the USA (up to 500, 000), 50,000 across Europe and the rest spread across Africa. Although data is not available, the better-off within communities, mainly urban dwellers, migrate to developed countries in search of work and send an average minimum amount of between US\$50 and US\$100 per month (Shire, 2006). In rural areas

low-scale trading mostly through a barter system was common post-conflict due to low purchasing power (Tarway-Twalla, 2007).

4.4.2.1 Import Policies and Local Rice Production

Policies that impact on the poor in their capacity as smallholder producers as well as consumers are important in Liberia, particularly with regards to rice as the staple food. Currently, Liberia produces less than 40 percent of its rice consumption (GoL, 2008), the deficit of which is imported. The government holds inter-governmental arrangements with main supplying countries, mainly China (GoL, 2012). To keep consumer prices low, Liberia applies a duty free exemption policy on rice (*ibid*). While such policies support consumer prices, it is detrimental to the local producer prices, and ultimately on the agricultural sector, which the government sees as a main driver to economic development in its post-conflict recovery plans (GoL, 2008).

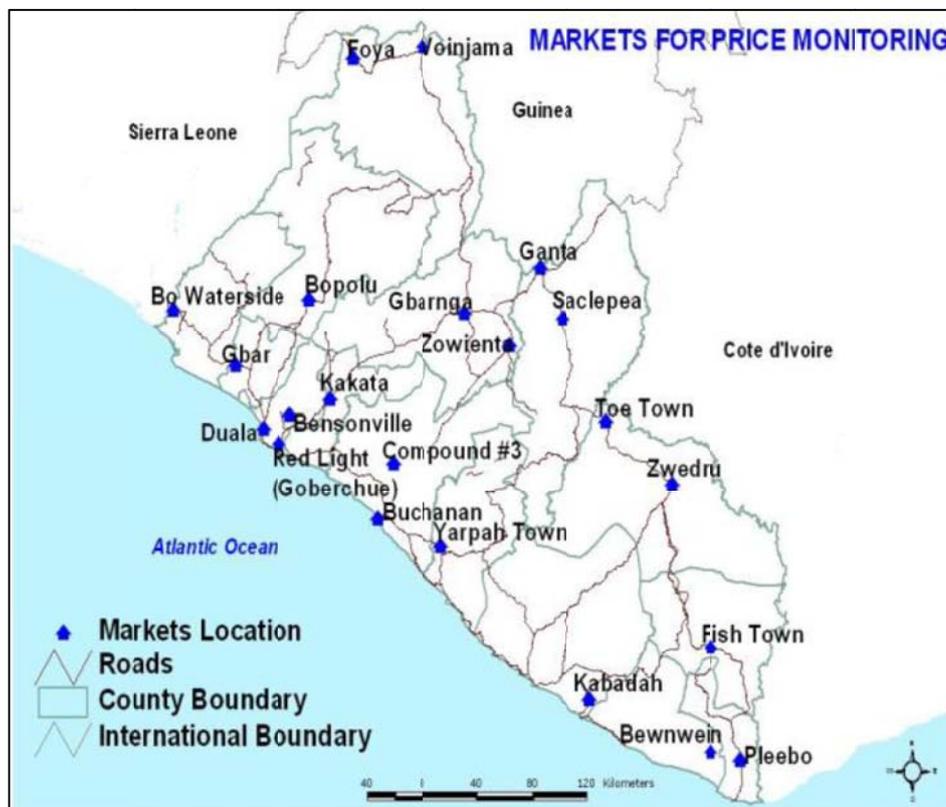
Firstly, by competing directly with imported rice, locally produced rice prices are pushed downward. Because of the deficit, imported rice is widely available, not only in urban areas but also in rural areas, including in hard-to-reach areas such as Grand Kru. At the same time rural farmers, because of inadequate infrastructure and gaps in the agricultural marketing chains important to connect rural producers to urban markets, are restricted to their local areas where they can only get low local prices.

Secondly the quality of local rice is generally poor due to poor post-harvest and non-mechanised processing techniques mainly pounding. The WFP report (2009) notes that local rice is also the least preferred when compared with imported rice as it is considered to hold poor cooking qualities such as non-white colour, taste and stickiness. The lack of rice standards and grades also adds to the poor quality of rice (GoL, 2012).

Thirdly, the low wage rate and lack of employment means that the cost of imported rice is still too expensive for most households.

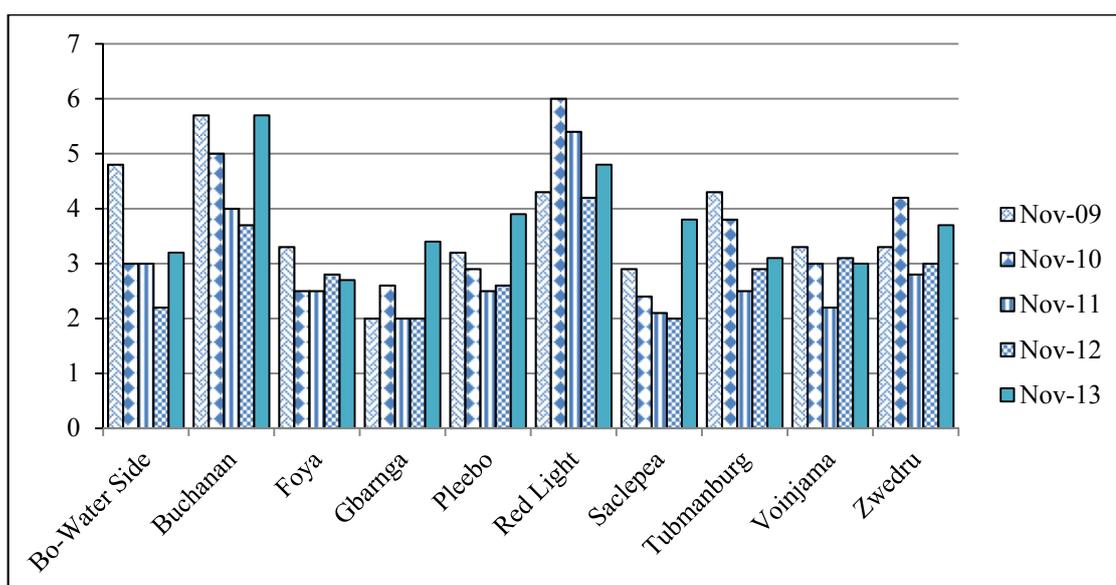
The World Food Programme monitors rice price trends within 10 key local markets, as shown in Figure 4.1 including Red Light Market in Montserrado County, Pleebo Market in neighbouring Maryland County to Grand Kru County and Foya and Voinjama Markets in Lofa County. The data shows affordability of rice (per kilogram) against the local wage earned from main income activities. Table 4.4 shows that the most amount of rice (kg) was afforded by a daily wage in Red Light market in Montserrado and Buchanan in Grand Bassa Counties (Figure 4.1) between November 2009 and November 2013. Appendix 4.4 shows that the main employment activity in these market areas was construction. Thus, three implications can be deduced from the rice price trends. First, results suggest a higher wage payment in urban and peri-urban areas. Second, the results can also suggest a higher wage in the construction sector in comparison to agriculture and charcoal sectors which the rest of the counties relied. Thirdly, the price of rice was found to increase with distance from Monrovia as the entry port due to high transport costs, also influenced by poor road infrastructure (WFP, 2009).

Figure 4.1: Key Liberian Food Markets



Source: World Food Programme (2009)

Table 4.4: Exchange between Imported Rice (kg) and Daily Wage: (Annual: 2009-2013)



Source: World Food Programme (2009-2013)

Table 4.5 provides a summary of the current enabling activities which the Government of Liberia has initiated. However, their function is embedded in other sectors and policies. For example, the agricultural sector is hampered by markets which in turn are dependent on electricity for processing, transport and purchasing power.

Table 4.5: Economic Revitalisation Pillar: Enabling the Environment Activities

Sector	Enabling Initiatives
Mining	Extractive Industry Transparency Initiative
	Forestry Reform Act
Smallholder Agriculture	Technical, technology and material inputs
	Replanting cash crops
Private sector development	Investment Code
	One-stop-shop Synchronised Business Registration process
	Customs Clearing
	National Investment Commission
Employment and Protection	National Bureau of Employment
	National Employment Policy
	Community-based job creation

	Skills training for SMMEs
	National Social Security and Welfare Corporation
Land and Environment	Community Rights Law
	Forestry and Non Timber Forestry Products
Infrastructure and Basic Services	Telecommunication Act
	Education: Teachers Training, Curriculum aligned with West Africa Exam Council, Schools Construction/ Rehabilitation
	Energy (Electricity)
	Transport and Storage
Banking and Financial Services	Financial Institute Act
	Enabling Act
	Leasing Regulations
	Commercial Court Established

Source: IMF (2012)

4.4.3 Pro-Poor Donor-Led Initiatives and Sustainability

Empirical evidence of the impact on the poor and sustainability of donor-led initiatives for the poor in Liberia is largely anecdotal, based on individual organisations' internal documentations. Nevertheless, such reports can provide insights into the impact of projects implemented in Liberia and methodologies and approaches can be gleaned from these reports.

For example, the European Commission (2010) has published its evaluation report of programmes which it funded in Liberia, including within the three counties which this study focuses, over the period 1999 to 2008, worth US\$272 million. Overall, the evaluation found that programmes lagged behind their true potential and aspirations due to three main reasons. These were: (i) overburdened EC staff (ii) poor technical designs of programmes, and (iii) delays in the release of funds by donors. The EC's income generation programme was found to have met intended objectives in vocational and education training but had created very little employment either directly or indirectly. In addition, of the 4000 jobs

created under the programme, 50 percent of these had ceased to exist after a period of two years. This important large scale programme evaluation has provided considerable insights into sustainability of market-based activities of post-conflict environments.

This thesis reviews case studies of three different International non-governmental organisations in order to explore the factors that lead to sustainability (or failure) of donor-supported livelihoods of the poor in post-conflict Liberia. Further details of the methodology used in this thesis are provided in Chapter 3. The following Sections 4.5.1 through to 4.5.3 provide the background to each of the three counties where case study groups in this thesis were based.

4.5 Local Context of Case Study Counties

This section provides statistical details and description of each study county, Montserrado, Lofa and Grand Kru. If references are not provided, the details are based on the respective County Development Reports (2008-2011). The war was fought intensely within the three counties covered by this study, Montserrado, Lofa and Grand Kru due mainly to the war's ethnic link factors, particularly the Krahn, in the southeast coast of Liberia against the Mano and Gio groups in the north (see ethnicity map in Appendix 4.2). As shown in this section, Lofa and Grand Kru were also along the main gateways into Liberia from Guinea and Cote D'Ivoire respectively, where militias grouped for launching fresh attacks. The splinter group of the Gio and Mano, the INPFL, was based in Monrovia, attacking Krahn people who had moved to the capital during the rule of Samuel Doe. These activities resulted in loss of entitlements of the people living within these counties.

4.5.1 Montserrado County

Montserrado County is made up of four districts: Careysburg, Todee, St Paul River and Greater Monrovia. At the time of its founding, Montserrado County was inhabited by three main tribes: the Deygbo, the Kpelle and the Gola. These groups were joined by the formerly

enslaved people from America, the Congo and the Caribbean from the early 1820s. Greater Monrovia District hosts the capital city, Monrovia. Over one third of the population of Liberia, from all ethnic groups, live in Montserrado County. After the closure of IDP camps by 2006, some IDPs remained in the city. All IDP camps in Liberia were concentrated in Montserrado and Bong Counties with official registered population of 233,499 (see list of official IDP camps and their respective populations in Appendix 4.5). The population in Greater Monrovia continues to increase as rural people are attracted by city life, commercial business opportunities, formal employment, and better facilities such as healthcare and education.

Montserrado County was particularly affected by war as factions fought to control the capital city Monrovia. Its existing infrastructure was severely damaged including water and sewer systems, roads, industries, education and health facilities. Todee and St Paul River districts remain largely inaccessible to vehicles particularly during the rainy seasons, and lack most public services such as water and sanitation. There is high unemployment in these districts and their main occupation is farming, sea fishing and informal microenterprises.

Parts of Careysburg and of Greater Monrovia are better-off in relative terms, having been much more developed before the civil war. The central part of Monrovia still has some access to facilities such as potable water, electricity, health services and schools. However, in some parts of Greater Monrovia there are large densely populated slum areas with deplorable conditions, lacking clean water and sanitation facilities. Outbreaks of cholera and diarrhoea are a frequent occurrence.

Montserrado County has a high average household number of 6.4 persons compared to 5.6 people nationally, and a dependency ratio of 1.39. Over 83 percent of households are male headed. Montserrado hosts most of the country's disabled or chronically ill people (24 percent) and 3 percent of orphans. Reeve and Speare (2010) found that a large number of ex-combatants, although having undergone the reintegration process in their original communities, opted to live in Monrovia.

The majority of the people in Montserrado County are engaged in informal microenterprise activity. A few are formally employed in government offices and international agencies' head offices, industries and small firms. Although a large part of the population in urban areas is engaged in trade, some in peri-urban areas are also engaged in subsistence farming, both for home consumption and for sale. They grow cassava, rice, sweet potatoes, pepper and plantain although not to the scale of rural counties, due to limited land access. Only about 40 percent of the population have access to agricultural land. Households within the county were more food secure and had less child malnutrition cases than rural counties due to availability of microenterprise opportunities.

Growth in Montserrado County was earmarked by the Government to come from fisheries, mining, tourism, and in private investment. Ranked priorities for the county were road rehabilitation, health and education facilities (Montserrado County Development Plan (2008)).

4.5.2 Lofa County

The CDA (2008) noted that Lofa County is arguably the county that was most affected by the Liberian civil war. The conflict extensively damaged infrastructure, basic services and caused mass displacement into refugee and IDP camps, mostly in Bong County. Lofa County is divided into six political districts: Salayea, Zorzor, Kolahun, Foya, and Vahun and the capital Voinjama. At least six of Liberia's tribes reside in Lofa representing the Lorma (51%), Gbandi (26%), Kissi (12%) Kpelle (6%) Mandingo (3%), the rest being Mende and others (see Section 4.1.1). Most Lofians live within reach, by foot, of neighbouring country borders, mostly Guinea and Sierra Leone. Reeve and Speare (2010), TRC (2009) have found that Lofa Districts were used by different militia groups as a launching pad, including NPFL, ULIMO-K, Lofa Defence Force and Sierra Leonean group RUF. As such, Reeve and Speare (2010) found that at least 15 percent of the 101,495 recorded ex-combatants were from Lofa.

Lofa County was established in 1964. However, some of its districts have been reassigned to Gbarpolu County. The population of Lofa County was 276,863 in 2008 (LISGIS, 2008). In a study by the Norwegian Refugee Council in 2007, it was noted that in some of the districts there was nearly a 100 percent displacement as a result of the conflict. The people sought refuge in neighbouring Sierra Leone and Guinea as well as being internally displaced. The Jesuit Refugee Service (n.d.) found that the majority of people in IDP camps in Montserrado, Margibi and Bong originated from Lofa.

CDA (2008) notes that Lofa County is traditionally renowned for its agricultural production, particularly rice, produced by smallholder producers and commercial farmers. Rice is grown in upland and swamp areas, affording two harvests per year. However, as a result of the war, over 70 percent of the people in Lofa are food insecure, lacking access to labour, inputs and financial resources (CBL, 2009, Aeschliman and Wesseh 2007). Households derive incomes from agricultural sales, but not necessarily from surplus production, such as rice, cassava, plantain and bananas, palm oil and palm nut oil and palm wine, river fish, and *bush* meat. Community cohesion remains constrained, mainly between ethnicities as well as alignment during the conflict (Reeve and Speare, 2010, Boas, 2008). Land disputes, caused in part by displacement, illegal occupation and new buildings, and in part by the lack of title deeds including non-scientific measurements by local chiefs, have added to communal tensions (Reeves and Speare, 2010).

All health facilities within the county were destroyed during the war. School enrolment in 2007 was recorded at 48,164 but the local education system lacked qualified teachers. Traditional practices – *Sande and Poro* (girls' and boys' initiations into adulthood) are still widely practiced. There is no publicly-supplied electricity in any part of the county. The only supply is that from privately owned generators. The mobile phone network is available in most parts of the county.

The economy of Lofa County is expected to be bolstered from investments in mining of gold and diamond deposits, and in timber sales. The County Development priorities were ranked as (i) roads to connect Lofa to Monrovia and new feeder roads to connect agriculture communities to markets, (ii) construction and rehabilitation of health facilities with adequate

staff and affordable services and (iii) expanding education services and to provide professional education at affordable prices. Reeve and Speare (2010) found that, due to poor road infrastructure, it takes 8 hours from the Voinjama (the capital of Lofa) to Monrovia in the dry season and longer during the rainy season.

4.5.3 Grand Kru County

The Grand Kru County Development Agenda (2008) noted that Grand Kru County is the most peripheral county of Liberia and also the most neglected in development terms. This county severely lacks facilities and infrastructure, particularly all-weather roads. It is dubbed the “Walking County” as more than two-thirds of the county is inaccessible by car. Grand Kru was also the least populated county, with a population of 57,913 in 2008 (LISGIS, 2008) within a 3,895 km² area. It is mainly home to the Kru tribe (33 percent) and the Grebo (65 percent) and 2 percent “other” ethnic groups. Grand Kru County is one of the new counties established only in 1980. It has eight districts, Buah, Sasstown, Trehn, Dorbor, Forpoh, Grand Cess, Jloh and the capital Barclayville.

The county has a vast number of rivers (limiting vehicular access) and timber forests and has deposits of gold. Employment is scarce, with formal work derived from NGOs and local government. Some income is derived from illicit gold mining and illegal timber felling. Over 85 percent of the population of Grand Kru derives its livelihoods from subsistence farming and farm labour, and petty trading of little cash crops, palm oil and palm nut processing, rubber tapping, sugarcane liquor, with some inland and coastal fishing, and hunting. In some of the larger villages, firewood sales, cooked food sales are also income generating activities for some households. The CDA (2008) noted that only about two percent of the petty traders reached the larger markets of Monrovia, the rest sell locally as well as cross-border trading on a weekly basis with Cote D’Ivoire.

During the LISGIS 2008 census, over 70 percent of households in Grand Kru were considered to be food insecure and over 47 percent of children suffered from chronic malnutrition (LISGIS, 2008). The average household in Grand Kru was composed of 5.8

persons. According to the Grand Kru County Development Plan (2008), health facilities were severely limited, particularly in inaccessible districts of the county. Water and sanitation facilities as well as schools infrastructure are limited, promoted mainly by NGOs. However, there were two community radio stations in the county albeit with limited resources. Mobile phone coverage was patchy while public electricity supply in the county was non-existent in 2010. Investment in Grand Kru is expected to be in timber, gold mining and cattle ranching. The priorities, as ranked by local inhabitants, were (i) rehabilitation and building of new roads to allow other services to reach communities within the county, (ii) health and (iii) education. Table 4.6 provides a summary of the three counties. These counties were selected in order to reach a heterogeneous set of case study groups.

Table 4.6: Profiles of Study Counties

County	Grand Kru	Lofa	Montserrado
Geographical location	Southeast	North	Northwest
Geographical area (km ²)	3,895	9,982	1,880
Population size	57,913	276,863	1,118,241
Effects of Conflict	Severe	Worst	Moderate
Displacement	Severe	Severe	Least
Facilities and Roads	Very Limited	Limited	Moderate
Employment opportunities	Very scarce	Very scarce	Moderate
Main income activity	Agriculture	Agriculture	SMMEs
Access to market	Extremely poor	Very poor	Good
County Priorities	Roads	Roads	Roads
	Health	Health	Education
	Education	Education	Health
Future economic prospects	Timber	Timber	Business
	Mining	Agriculture	Mining
	Cattle Ranching	Mining	Fisheries Tourism

Source: County Development Agenda Report (2008-2012)

4.6 Chapter Conclusions

Chapter 4 described the history and the current situation of Liberia to complement global literature discussed in Chapter 2. The review sought to understand the political economy of Liberia prior to the conflict, and linked the conflict to its previous history. The chapter explored the extent of the impact of the Liberian civil war on the livelihoods of civilians and identify approaches that the government and the international community adopted to rebuild the economic livelihoods of the poor. The review of literature shed light on how the politics and economy of Liberia contributed to the start of the conflict. The review also showed that the war was fought along ethnic lines and over resources. The conflict was extensively destructive both to direct and indirect entitlements, with most people losing most of their livelihoods options through loss of entitlements or failure to utilise them. This chapter also briefly reviewed the approaches for economic rebuilding and found that implementing agencies were challenged by conflict specific factors including lack of skills within the local labour market due to the effects of the conflict on the education system. Lastly the chapter provided background information of the three counties that the case study groups in this thesis are based.

Chapter 5 : Effects of the Liberian Conflict on Entitlements of the Poor

5.0 Introduction

The main source of data for this chapter is primary, mainly collected from focus group discussions with case study groups and one-to-one interviews with a selection of group members. The data was collected using the entitlement framework (see Figure 3.1). The rationale was that vulnerability context impacts on livelihoods strategies and outcomes post-conflict. Thus a hypothesis was set accordingly as follows:

- (i) Conflict results in loss of entitlements much more in rural areas than in urban areas

The rationale maintains that conflict heightens vulnerability, arising from repeated shocks of war on entitlements systems (direct, market, public, civic and extra-legal) and the emerging structures and processes during and post-conflict. These vulnerabilities are likely to be most adverse in rural areas than in urban areas.

This chapter presents results of research questions 1, corresponding to objective (a) which sought to understand the ways in which conflict affected entitlements within the three counties of Liberia set previously in Section 1.3 and 1.4. This chapter presents field data collected from 21 case study groups. Captions used to support point argued in this chapter are used as a representation of the whole case study group unless otherwise specified. The use of a central caption to represent the group was discussed previously in Section 3.3.6.

The literature reviewed in Section 2.2 and in Chapter 4 has shown that armed-conflict changes entitlements through a lack of access to, and/or a loss in capabilities to utilise these entitlements. Chapter 5 analyses data on how entitlements were changed or lost within the three counties in Liberia, Lofa, Grand Kru and Montserrado as a result of the war. Section 5.1 analyses the impact of the Liberian conflict on direct entitlements while sections 5.2 and

5.3 analyses data with respect to entitlements changes of markets and civic, with a particular focus on education and NGOs. The conclusions of this chapter are provided in Section 5.4.

5.1 Effects of Conflict on Direct Entitlements

5.1.1 Loss of agricultural productivity during conflict

From this data, the main mechanisms for loss of entitlements relating to agricultural production were identified. Data suggests that the Liberian conflict disrupted the direct entitlements of rural groups the most, in comparison to the urban group (the VWMC). This is because rural Liberians relied mainly on subsistence agriculture (see Section 4.1.2). These effects on agriculture occurred as a result of reduced productivity amidst heightened insecurities, the loss of land through displacement, and in the post-conflict phase, reduced productivity due to a fall in household capacity and resources.

Firstly, the increased presence of warring factions within rural communities restricted rural groups' movements to within the vicinity of the community for fear of abduction and abuse by militia groups. The effect on agriculture of limited movement was the abandonment of fields located distantly from homesteads. The Liberian smallholder agriculture, lacking inputs, entails the practice of shifting agriculture which results in the gradual movement away from homesteads in search of fertile lands (see Section 4.1.2). One of the Lofa groups, which did not flee the area during the first phase of the conflict, between 1989 and 1992, the Zozor Vulnerable Women's group in Lofa County, explained the lack of productivity below:

“...because we could not go to the fields too far from here...some fields are too far we have to stay there. ...we only went to the swamps, but we harvested very little...we couldn't grow rice because we were not sure if we would be here to harvest it. We only grew small-small things like potatoes, yam...and cassava...we were living on fruit most days. Men did not hunt any longer”

Secondly, direct entitlements accruing to rural-based groups, both Lofa and Grand Kru, were lost as a direct result of mass displacement which occurred across Liberia during the civil war (see Section 4.3). By being displaced, people lost access to their agricultural lands.

While many displaced groups found refuge in IDP and refugee camps, in ‘host’ communities, and/or with family and friends, particularly in urban and peri-urban areas (see Section 5.3.3), in Grand Kru most people fled into the forest. While they were hiding, they could not farm for fear of being discovered by militia as explained below at Dweaken case study group in Grand Kru.

“When there was news that fighters were coming, we all fled into the bush. We lived there sometimes two months, sometimes even more until they left. We could not farm because we did not want to give away our hiding places. If the militia heard the sound of the cutlasses, of tree felling, they would come and kill us”

Due to the high population densities in camps as well as limited movements due to persisting insecurities, displaced people could not secure land for farming. Within the Lofa groups, only two case study participants reported having gained access to land in Bong County through personal friendships as shown by the statement by the chairperson of Zorzor case study group below:

“I managed to get a small piece of land from a friend of mine...she lived outside Totota Camp... I used to help her on her farm, then I asked for a small piece to grow vegetables...most people did not have land... there were too many people ... only if you knew someone to help you”.

The consequences of limited land, leading to lack of food, was also captured in the statement below noted during focus group discussion with Larmouth case study group in Lofa County. In addition, the statement hints on an indirect increased value of land through increased demand for agricultural food following limited imports.

“We had no way of getting land so we could not produce our own food. Before the NGOs came it was very difficult to feed ourselves...we had to work on local people’s farms. The locals did not want to share their land because they were making money from selling their crops. You couldn’t go too far from the camp because the rebels were close by”

5.1.2 Lack of Agricultural Labour in the Post-Conflict Phase

Post-conflict, many households lacked labour, particularly male labour-force to resume agricultural-based livelihoods. The Liberian civil war was synonymous with extensive killing, maiming, and destruction of health facilities which left many women widowed (see Section 4.3.2). Table 5.1 shows that there were 23 widows within the Lofa case study groups and 50 widows within the Grand Kru groups.

Table 5.1: Marital Status of All Participants

County	Lofa		Grand Kru		Montserrado	
	Frequency	%	Frequency	%	Frequency	%
Married	16	(28)	41	(30)	25	(53)
Single parent	9	(16)	45	(33)	14	(29)
Widow	23	(41)	50	(37)	6	(12)
Single	8	(15)	-	-	1	(2)
Non Specified	-	-	-	-	2	(4)
Total Participants	56		136		47	

Source: Analysis of Survey Data

Although not directly comparable because of variations in population density of the targeted communities as well as intensity of conflict within these communities, results show that conflict changed rural population structures. For example, within the worst affected rural communities such as the Barwein community in Lofa County, the proportion of female to male was 65.5 percent to 34.5 percent (Concern Worldwide, 2010). Many able-bodied men in Lofa County had been recruited into the many different militia groups that were based and/or transited through Lofa County in and out of bases in Guinea. Estimated data on the extent of the number of people who died as a direct result of war alone is 250,000 (see Section 4.3.2) representing 14 percent loss of the total population during the conflict period of 3.5 million.

Combined, widows and single-parent women struggled to be productive under the Liberian agrarian system. As discussed in Section 4.1.2, Liberian agriculture is labour intensive,

particularly male labour, which is important for clearing the rainforest vegetation lands they farm. In the post-conflict phase, the situation was exacerbated by 14 years of abandonment, in which farm lands had overgrown. Table 5.2 shows sources of additional agricultural labour by 33 female Lofa case study group participants only, excluding single women (unmarried with no children) and male participant members. Results show that the main source of labour was ‘membership to the *kuu* system’ (labour gangs) (18%) while hiring-in paid labour was only used by three group members (9%). The majority, 58 percent, had no access to extra labour. These were found to be mainly widows who were also elderly (see Appendix 5.1). Elderly women were found to be generally unaccepted into labour gangs as explained by a member of the Konia Vulnerable Women’s group below. They were perceived to be unable to work at the same pace as the younger women and thus making a lesser contribution to group activity.

“Only strong women can join kuu club...you need to be able to work fast and have energy ...older women don’t like to join because we work too fast for them...we don’t accept them...”

Table 5.2: Combined Sources of Agricultural Labour in Lofa Groups (n=33)

	Paid Labour	Labour-gang	Non-paid male labour	No Support
Widow	1	2	0	14
Single parent	0	3	2	4
Married	2	1	3	1
<i>Total</i>	<i>3</i>	<i>6</i>	<i>5</i>	<i>19</i>
<i>%</i>	<i>9</i>	<i>18</i>	<i>15</i>	<i>58</i>

Source: Analysis of Survey Data

The number of women with access to additional unpaid male-labour was much smaller, only 6 participants. These were mainly married women, 4, and single parents, 2. Although small, the data shows that some young single mothers had access to labour from male suitors as shown in the statement below at Konia vulnerable women group in Lofa County.

“I get help to clear my farm from my “friend”...no we are not married...he helps me when he can...I do everything myself...if you have no husband you don’t have anyone to help you....”

Nevertheless, all rural groups, in spite of extra labour access, experienced food insecurities, varying from 2 to 6 months per year. The Konia Grain Bank group in Lofa explained that:

“Everyone here experiences hunger gap....that’s the time before we harvest swamp rice in August and September. Everyone is looking for rice to buy. That is when we sell ours”

In addition to lack of labour, post-conflict households lacked resources to acquire agricultural tools and inputs. A discussion with the Concern Worldwide manager shows these food shortages in Lofa.

“Food security is a big challenge here. The hunger-gap stretches from about March to August. Within the communities where we have food security projects under EC and MAPS funding, we have noticed a reduction of this hunger gap by about half in households with better factors of production...mainly fertile land and labour....to increase acreage of fertile land you need labour to clear the field first.. People have nothing to resume farming activities they are starting all over again...”

Results in Section 5.1.1 and 5.1.2 have shown that rural groups, in both Lofa and Grand Kru’s direct entitlements were mostly affected through the loss of agricultural land during the conflict. As shown in Section 5.1.1 three main causes were (i) the inability to access some of their farms due to heightened insecurities within local communities (ii) loss of work-age men due to local level recruitment by different militia and (iii) the total loss of land through mass displacement. In addition, displaced people lived in highly populated IDP camps thus putting pressure on land access. Direct entitlement losses to rural groups also affected urban groups indirectly through a reduction in availability of agricultural produce in urban markets during the conflict.

Post-conflict, agriculture was mostly affected by a lack of labour, exacerbated by a lack of assets to enable the access to hired labour. Returnees lacked assets due to the extended

periods away from home, and from widespread looting during conflict. Although food insecurity was common in post-conflict Liberia (see Section 4.1.2), households which lacked work-age males such as widows and single mothers were more exposed to food insecurity than households with agricultural productive male members. The elderly were most exposed to shortage of food. While younger women were able to source extra labour through joining labour groups, elderly women were mostly not accepted due to their perceived low productivity.

5.2 *Effects of Conflict on Market Entitlements*

5.2.1 Loss of Incomes in Urban Areas

While the effects of conflict on direct entitlements mostly affected rural groups of Lofa and Grand Kru, the effects of war on market entitlements affected urban groups in Montserrado the most. Although most participants of Virtuous Women Multipurpose Cooperative group were not formally employed prior to the war, largely due to their ages (at least 70 percent of the case study group participants were under the age of 19 at the start of the civil war in 1989), three participants were in formal employment. Two men worked in factories and one woman worked in a bank. All three participants had lost their jobs due to mass closures of firms as shown in the statement below by one of the co-chairpersons of the Virtuous Women Multipurpose Cooperative case study group in Montserrado County.

“Before the war I used to work as a bank teller with LBDI. When the war started and was hot in Monrovia, the bank was forced to close...everyone was closing down, there was looting everywhere...by different rebel groups...as well as civilians. There was nowhere to get a job. It was not safe to go out everyday”

Some of the urban dwellers, prior to the war, were involved in petty commerce including buying and selling agricultural produce from the rural areas. During the war, different militia confiscated good and imposed illegal road blocks on the major routes, including the routes to Monrovia, thus stopping the flow of produce from rural areas. Two participants discussed

the effects of these road blocks (in addition to reduced agricultural productivities) on their agricultural products trading livelihoods as shown in Box 5.1.

Box 5.1: Market Disruptions in Montserrado County

Before the war we used to sell food produce...like palm oil, cabbage, tomatoes, pineapple, butter pear, okra...whatever was brought in the Redlight market from up-country. We used to go and buy and then sell here in town. When the war came, there was nothing much in Redlight. People from up-country were running from the war so they were not growing anything. We stopped going there to look for things to sell... people were only selling to big people. Sometimes if you were unlucky the rebels would take it off you or else you had to pay them to go through the check points with your goods. It was very dangerous without protection. When the war intensified here in town, nobody was selling anything. People were scared of being killed by rebels...we were hiding in our houses for days

Source: Virtuous Women Multipurpose Cooperative Participants

Due to the loss of market entitlements in urban areas, looting became one of the coping strategies for some of the case study group members as shown in Box 5.2.

Box 5.2: Livelihoods Obtained from Extra-legal Entitlements in Montserrado County

People were looting everywhere to survive in Monrovia. There was no food in the market... no rice. Prince Johnson (INFPL leader) had stopped all the rice from leaving the port...people were starving to death. At first people broke into food manufacturing firms such as the beer factory for grains or fish processing factory,...everyone went. When the charcoal from upcountry stopped coming, empty houses were being demolished for firewood...we had to do something to survive...

Source: Virtuous Women Multipurpose Cooperative case study participant

Indirectly, the loss of formal and informal employment in urban areas also had negative effects on rural people in the form of lost remittances. A significant number, 6, of participants (11 percent) out of the 56 total participants within the Lofa groups indicated that they had lost regular incomes which they used to receive from family members who were working in urban areas (see Box 5.3). As shown in the same Box, rural groups also used to

support urban-based families with food such as rice. These reciprocal arrangements ceased with the conflict.

Box 5.3: Loss of Urban - Rural Remittances: Lofa County

Before the war, my brother used to send me money to help look after our mother, she lived with me at that time. He used to work in Monrovia...I don't know where... he lost his job because of the war. ...Then, he used to send LRD500 (about US\$10) almost every month. I also used to give him some rice and other crops from my farm. Now we suffer hunger for many months because the farm is not giving much and we don't have money to buy rice. My brother has no job now. He is struggling like everyone else....

Source: Konia Grain Bank Participant

Remittance patterns were also found in Grand Kru, particularly in Dweaken and Joquieken where there was a gold mine nearby. Participants explained that:

“There were two American companies who did gold washing, CLAYCO and MENIVCO. They used a big barge which they tied up on the river, and then they sucked up the sand from the river bed with a machine and washed the gold out. My husband used to work there... He used to send me money every month... I stayed at home with the children. When the war started, the companies were closed. My husband was killed later”

5.2.2 Loss of Incomes in Rural Areas

The conflict also affected market entitlements for rural groups. Firstly, assets accumulated by households for use during hardships lost their values quickly as local markets failed with the onset of intensive fighting. In addition to the failure to dispose of assets for cash which they could carry, different militia also preyed on civilians' food resources, including livestock as shown in the statement below from a Zorzor Vulnerable Women's group participant in Lofa County.

“Many families used to have some animals here, we had some pigs, goats, chickens and ducks...but we just had to abandon them when we ran

away....even if we wanted to sell them, no one was buying, all people could afford was small-small food... rice to eat. Why would anyone buy a pig? The rebels just took whatever they wanted...they were also starving...When we came back there was nothing, we have nothing now. The chickens I have now I brought back with me from when I was in camp in Totota. The others we were given by Concern but they are dying from disease”

Secondly, rural-based participants in both Grand Kru and Lofa groups identified both formal and informal rural wage labour as one of their main source of household income prior to the war including agricultural-based and mining as shown in Section 5.2.2. During the war, formal employment in large-scale farms was lost due to their widespread closure. Informally, the youths used to work in labour gangs (*kuu*) as paid agricultural labourers. A focus group discussion at the Larmouth Community in Lofa County clearly showed this example as shown below.

“Before the war we had money...unless if you were lazy. We worked in Kuu Clubs. We were hired for brushing before the planting season...we also cut palm nut and also to express palm oil. Some people were hired for rubber tapping....women were weeding, harvesting and threshing...rice”.

As farm jobs were divided along female and male, labour gangs were seldom mixed sex. Men’s jobs were centred on land clearing, erecting fences, cutting and expressing oil from palm nuts, and rubber tapping, while women’s jobs were mainly weeding, harvesting and threshing. These sources of income ceased with increased insecurity and the forced displacement. While in IDP and refugee camps, the large concentration of displaced people also impacted on job availability and local wages. Within the Lofa groups, only 13 percent of the total 56 participants (5 men and 2 women) said they had ever found agricultural work during the period they were living in IDP and refugee camps. However, with an abundance of labour supply in areas surrounding the IDP camps, wage rates reduced as shown in the statement below by a male member of the Zorzor case study group.

“We used to work outside the camp...on farms...sometimes we were paid LRD100 (about US\$1.50) per day but most of the time it was

less. They (host community members) cheated us, they would say if we didn't like to work then we should go, they would get someone else”

Thirdly, both Lofa and Grand Kru groups lost earning potential from crop sales. All participants said that, prior to the conflict, their households used to sell farm produce, although not necessarily surplus produce, in order to have access to cash for other cash-based transactions. In addition, some participants had been members of cooperative associations (see Section 4.1.2) which stopped with the intensification of conflict and mass displacement. Table 5.3 shows that the majority (80%) of cooperatives were within the agricultural production and marketing category. Thus, a comparison of pre and post-conflict number of cooperative groups shows only 8 percent of the pre-war cooperatives as functional post-conflict.

Table 5.3: Pre and Post-Conflict Status of Cooperative Groups Nationwide

	Type of Cooperative	Number
<i>Pre-war</i>	<i>Total number of cooperatives</i>	408
	Agricultural Production and Marketing	325
	Credit Unions	68
	Consumption Cooperatives	10
	Workers Cooperatives	5
<i>Post-Conflict Activities</i>	<i>Total identified for potential reactivation</i>	169
	Reactivated	31
	Pre-certificated associations	45

Source: CDA

Within the Lofa groups, some participants (8) used to belong to primary agricultural cooperatives affiliated to the National Federation of Cooperatives, now the Cooperative Development Agency. Box 5.4 shows that agricultural incomes were also earned through these marketing groups before the conflict.

Box 5.4: Loss of Collective Marketing Activities

I used to belong to NFC here in Zorzor... some of the members are still here. There were many of us selling rice and cocoa. Each person worked on their own farm and then we joined together to sell. My husband and I used to produce upland rice and swamp rice... We used to hire *kuu* clubs to work on our farm for *brushing*. We used to sell 4 or 5 bags of rice every year and maybe 2 to 3 of cocoa.... Now I don't sell anything, I don't even have enough to eat... I suffer the hunger gap sometimes 4 months each year or more.

Source: Case study participant, Zorzor

Post-conflict, the revival of the cooperative associations was slow (see Table 5.3), lacking both capacity and resources as indicated in the statement below by the Registrar General of CDA.

“There were many different farmer marketing cooperatives and associations, some for general agricultural crops, some for specific crops such as rubber, cocoa and coffee, palm oil producers, credit unions, consumer cooperatives.... We don't have the exact number but the International Cooperative Alliance say that there were 408 such groups in 1989/90. Now after the war we have only managed to reactivate 31 cooperative groups... mainly in areas with easy access and where we partner NGOs... we have no resources, no staff and no vehicles... we've only got 79 staff, 17 of whom are linked to NGO projects, to cover the whole country trying to revive and start new cooperative groups. For example in the last budget we applied for close to US\$1m, but the government could only afford about a quarter of the required amount”

5.2.3 Limited Access to Markets

Prior to the conflict, many of the case study participants widely used the local 'Daily' and 'Weekly' markets which attracted traders and customers from across borders of Cote d'Ivoire, Guinea and Sierra Leone to Grand Kru and Lofa (see Plate 4.1). However, due to the civil war, increased insecurity and the ensuing mass displacement, these market practices

reduced and many of the physical market structures were destroyed. Post-conflict, marketing activities were limited to local community markets which were also limited in size, lacked cash and involved extensive barter trading due to a lack of employment and income generating opportunities. For example, post-conflict case study groups' villages in Grand Kru were small, many with 50 homesteads or less as shown in Table 5.4 thus impacting on size of market.

Table 5.4: Distances Covered to Reach Markets in Grand Kru

Case Study Group	Approximate Number of Homesteads in Community	Approximate Distance to Kanweaken Market (km)
Joquikpo Maoyennbo	45	97
Joquikpo Bajiyeni	62	96
Fedoukle Powollote	47	96
Fedoukle Maoyennbo	33	95
Dayorkpo	28	78
Wesseh	32	69
Sloyan	56	67
Kledia	15	64
Noroquia	76	52
Wropluken	50	41
Getubaken	111	40
Chewriken	80	39
Dweaken	312	23
Joquieaken	347	10

Source: Analysis of Survey Data/Welthungerhilfe (2008)

As a result of the long distances, many of the traders sold their produce from door-to-door and village to village or in the overcrowded Kanweaken Market. An interview with the County Superintendent of the Liberia Marketing Association in Kanweaken Daily Market in Grand Gedeh, explained the effects of the war on markets as shown below. According to the County Superintendent, market vibrancy had reduced from the pre-war era, due to increased

local-level poverty, poor market infrastructure as well as neglected and damaged road infrastructure and transport networks.

“...this market was built in 1974 but it was badly damaged during the war. After the war, marketing activities have slowly started, but not as much as before the war. Before the war, all the tables here were taken, we had even added temporary table... now there are many free ones.... people have no money to buy, and there is no transport to reach here. When they reach here, people prefer to walk around this town than to have a table with us because of the cost. ...we charge LRD5 per day...for cleaning...and from LRD500 (US\$7) to LRD1,000 (US\$14) per year for a table...depending on what you sell...dry goods (clothes and utensils), meats...(bush meat, chicken, fish)...or vegetables”

The Lofa County groups also highlighted a lack of transport and feeder roads, particularly all-weather roads, to link them to main markets in Voinjama, the capital of Lofa County. As exemplified in Plate 5.1, the Barwein Community, as well as two neighbouring communities of I-mah and Kargbota, in Lofa, lacked a safe bridge to cross the river to reach the main Voinjama-Monrovia road. Goods are carried across a foot-bridge during the dry seasons. The lack of an all-season bridge limits market size and prices. For example, the price of rice within the community even in periods when rice is in short supply was half the price, Lr\$20 per cup, in comparison to Lr\$40 in Zorzor, a rural peri-urban hub.

Plate 5.1: Bridge Connecting Barwein Community in Lofa County to Markets



Source: Photographed by Author (2010)

The existing road networks also limit access to market. The Konia Vulnerable Women group in Lofa County decided to sell their groundnuts locally, even with better prices fetched in the Monrovia markets. This was mainly due to poor roads and high and unreliable transport system as shown in the statement below.

“The transport from here to go to Monrovia is very expensive. If we want to take our groundnuts there we have to pay a lot of money for the bags...but you are never sure when you would arrive. All the trucks breakdown all the time, your crop will rot...you can wait there for days waiting for them to repair the vehicle...it’s too expensive to pay again...they don’t give your money back”.

However, in addition to transport constraints, lack of processing technology and unfamiliarity with Monrovia markets were also further constraints. The group did not have access to processing technology, so that instead of selling shelled groundnuts, they could sell

peanut butter which has a higher demand in urban areas. However, lack of market linkages and urban “market-savvy” also influenced their decision to sell locally as shown below.

“If we want to sell our groundnuts in Monrovia, we have to send some people to sell. We cannot just send one person because she may cheat the rest of the group. Also we have to know where to sell in order to get the best price....we don’t know anyone in the market in Monrovia. We could get more money by selling peanut butter, but it takes time...we don t have the machine to make butter”

5.2.4 Non-Farm Livelihood Strategies

Post-conflict, some case study members were completely unable to undertake agricultural-based livelihoods, relying solely on petty trading. However, in the post-conflict environment, petty trading was both risky with poor rewards, exacerbated by limited transport networks thus increasing the extent of time away from the home (see Box 5.5).

Box 5.5: Case of Distress-Push Trading Livelihood Options

I would say my main livelihood source is selling things. I am a single mother, I have 3 children, the oldest girl is 15. Two of them attend the local school, I have to buy uniform and books for them...sometimes I sell dried fish, sometimes I also sell sugar cane liquor or anything I can get. Working on the farm is hard, I can’t do it all by myself, I have no husband or ‘friend’ to help me to brush (clear farm land). I would like to sell more things like sugar or flour because you make more money but they cost more money. I don’t have any money. In one month sometimes I make LRD2,000 (US\$30) if I am lucky when the price is good... but sometimes I make less...sometimes when I go to buy fish I have to wait for a long time because the fishermen are not fishing or they don’t catch anything. So while I am waiting I spend some of the money on food...sometimes the fish rot if it is not dried properly or if it rains on my way home. If I sell liquor, people buy on credit, and they don’t always pay when they say they would....what can I do? I have to feed my family...I would grow my own food if I could, but I can’t....

Source: Kledia Case study participant

A small number of groups (4) some of whose members were full-time petty traders in the Grand Kru groups were observed. At least 23 (46%) of 50 participants were engaged in full-time petty trading activities from their micro-credit provided by Welthungerhilfe as shown in Table 5.5 (only shows four groups which had members undertaking full-time petty trading activities). 14 of the 23 full time petty traders were single parents and widows thus supporting the link between male labour and agricultural productivity.

The statement below by a member of the Fedoukle Maoyennbo case study group shows the preference for a strategy relying on either farming or on combining farming with petty trading.

“It is important to grow your own food, you can’t afford to buy everything, rice, soup...everyday. It is better when you can buy some things but also have your own...that’s why I still do both even though farming is hard”

Table 5.5: Full-Time Petty Trading: 4 Grand Kru Groups

Group	Unmarried	Married	Total Fulltime petty traders	Total Group members
Fedoukle Mayonbbo	5	2	7	12
Kledia	2	0	2	12
Noroquia	3	1	4	12
Joquieken	4	6	10	14
<i>Total</i>	<i>14</i>	<i>7</i>	<i>23</i>	<i>50</i>
<i>%</i>	<i>61</i>	<i>39</i>	<i>46</i>	

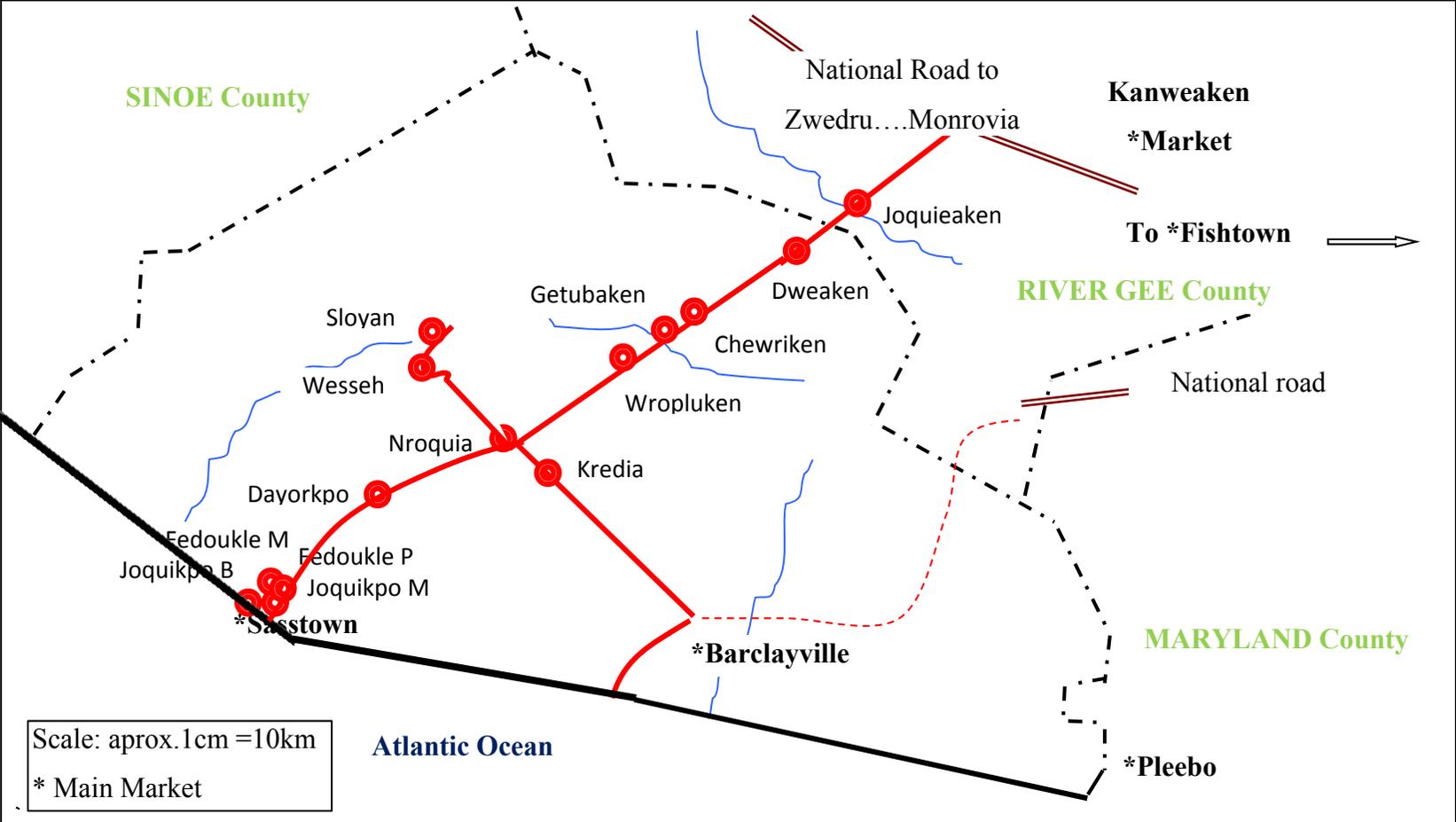
Source: Analysis of Survey Data

However, proximity to markets also suggests an additional factor. Figure 5.1 shows that all four groups with members undertaking full-time petty trading were located close to a source or market outlet in comparison to the rest of the groups. Noroquia, as before the war, held a Saturday market which brought marketers and buyers from all over 18 surrounding villages including Kledia, one of its closest villages. Joquieken was located closest to Kanweaken Market, one of the largest marketplaces operated by the Liberian Marketing Association in the southeast. Fedoukle Maoyennbo (marked on the map in Figure 5.1 as Fedoukle M) was

one of the groups located closest to the Sasstown coastal area, a major sea fish-sourcing point. The women involved in fulltime petty trading were also involved in a separate Welthungerhilfe supported project, training women to dry fish through smoking. Thus, it can be argued that, improved knowledge added to uptake of full-time petty trading.

While these full-time petty trading activities involved mostly female-headed households, some married women also engaged in petty trading. Two reasons were found for their involvement. Firstly, some women were in polygamous marriages. As such, they could only commandeer a small proportion of the husbands' labour input, thus insufficient labour. Secondly, married women from Joquieken case study group showed that, with additional financing, they were able to engage in the higher-end petty trading activities such as selling imported goods including sugar, rice, cooking oil and frozen fish and beans. Thus, access to higher amounts of finance provided an opportunity to engage in more profitable trading and was an additional factor to engage in full-time petty trading livelihoods.

Figure 5.1: Main Market Points for the Grand Kru Case Study Groups



Source: Welthungerhilfe (2008)

5.2.5 Limited Sources of Micro-credit in the Post-Conflict Phase of Liberia

Sources of micro-credit targeted for the poor were limited, particularly in rural areas. The micro-credit market that existed post-conflict did not cater for farming activities. Discussions with two microfinance institutions, Liberty Finance and the Liberian Enterprise Development Finance Company (LEDFC), showed that microfinance was provided at polar ends; micro-credit for small, quick turnaround microenterprise at one end, and large amounts of credit portfolio for small and medium enterprises (SMEs) on the other. Thus, smallholder farmers with a need for seasonal loans were left out. In addition, Liberty Finance's maximum lending per group of at least seven and no more than ten members was US\$500, equivalent to US\$70 or US\$50 per person with a monthly interest repayment rate of 4 percent. These amounts were similar to the upper limits of the micro-credit scheme set up by Welthungerhilfe to support the Grand Kru groups, discussed in Section 6.3.1. As indicated by the Grand Kru groups, this level of micro-credit was too low to start-up a microenterprise. On the other hand, the minimum lending of US\$10,000 per individual business by LEDFC, excluded microenterprise and smallholder borrowers whose requirements were much smaller.

Micro-credit services were mainly concentrated in urban and peri-urban areas. For example, of the 6 branches belonging to Liberty Finance, three were in Monrovia and the other three were in peri-urban areas of Kakata (Bong County), Gbanga (Bong County) and Ganta (Nimba County). LEDFC exclusively operated from Monrovia. Rural areas were therefore left with a limited choice to informal lending. The microfinance institutions argue that this was not only due to availability of facilities, including security and road access, but also perceived lack of demand and increased administration costs of servicing a small rural market.

However, Table 5.6 which shows the relative frequency of various sources of informal credit used by participants within a period of one year. The table suggests that informal sources of credit, *susu*, (rotational savings credits associations) was the most used source of borrowing cash and was used 137 times over a period of one year. However, perhaps due to a widespread use of barter system due to a lack of cash, Table 5.6 also shows that rural groups

borrowed mainly in-kind, used 148 times. This system used borrowing based on the exchange of goods and services instead of cash, including *kuu* (labour groups working on each other's farms), borrowing seeds or food, mainly rice and groundnuts, which were also repaid in-kind. Although many people highlighted a preference to borrow cash from family and friends, such social networks lacked cash resources. Borrowing from an "informal local lender" was used only 24 times and borrowing from a "credit union-type lending system" was used 20 times. The reason was their requirement for the borrower to save first, and then only borrow the equivalent amount of their savings, which was limiting to the poor. As such, this type of lending mainly attracted business entrepreneurs who were able to afford regular savings and wanted to build credit to expand their businesses. The interest rates charged by credit unions and informal lenders were exceedingly high, at least 25 percent per month, as explained by a participant of Konia Grain Bank in Lofa County:

"The standard is that you pay back LRD1,250 at the end of the month when you borrow LRD1000 or when you borrow LRD500, you pay back LRD625 at the end of the month"

Table 5.6: Means and Sources of Financial and Non-Financial Help

Source	<i>Susu</i>	Family/ friend	Local lender	Credit Union	Non- financial borrowing
Urban	37	5	7	11	3
Rural: Grand Kru	79	13	12	3	86
Rural: Lofa	21	17	5	6	59
<i>Cumulative borrowing times</i>	<i>137</i>	<i>35</i>	<i>24</i>	<i>20</i>	<i>148</i>
	<i>%</i>	<i>38</i>	<i>10</i>	<i>7</i>	<i>5</i>

Source: Analysis of Survey Data

In general however, the vulnerable groups regarded cash borrowing as very risky as they did not have assets with which to offset potential default. Therefore the poor strived not to borrow for fear of jail terms, unless if borrowing from family. However, as shown in the table above borrowing from family/friend was only used 35 times. As noted by a participant from the Virtuous Women Multipurpose Cooperative below, family borrowing was not a

readily available option for most people because of the general level of poverty in post-conflict Liberia.

“Most people worry about borrowing money. I would prefer to borrow from family...but they also don’t have any money....if you fail to pay they will jail you! ...you may have problems during that month and you don’t earn. If you don’t earn you can’t pay back...I don’t even have anything to sell in order to pay them...”

This statement shows a stark contrast from prior the war when the poor were also involved in borrowing because they had access to some resources including livestock. In particular, while they may not have been involved in borrowing from credit unions or commercial banks, the poor were extensively involved in borrowing within informal lending systems, both in rural and urban areas as shown below by a participant at Noroquia case study group in Grand Kru.

“There were so many susu clubs here, some people were in more than one depending on the amount required, the period and size of group. Some were monthly, some weekly. Some people used the money for business or for buying household utensils, sending children to school.

This adversity to borrowing risk among the poor post-conflict was confirmed by the credit institutions. Liberty Finance reported that it had failed to loan-out funds which were ring-fenced for the slum area dwellers in Monrovia provided by UNDP in 2008. Only 11 percent (US\$22,000) of a US\$200,000 micro-credit fund was disbursed over a period of 2 years. Similarly, the LEDFC manager explained that, they had also only managed to issue 22 percent of a US\$20million fund over a period of 3 years. He explained that:

“...the market for loans above US\$10,000 is extremely limited. The Liberian markets is still small, there is extremely high unemployment. We have only ever managed to lend up to 22%...about US\$4.5 million...of our total capital of US\$20 million”

Both financial institutions acknowledged that in general, the most vulnerable do not borrow for business start-ups. Rather they found that the poor needed money for household use, and

when they borrow for this purpose the money can be misused thus creating a high risk of defaulting. However, they also considered that borrowers sometimes deliberately avoided repayment, considering the loans to be ‘donor money’, thus translating to non-repayable grants as provided by many NGOs, an issue which they continue to grapple with.

Section 5.2 has shown that the conflict inhibited both rural and urban groups to access, and/or fully utilise market entitlements. In rural areas, market entitlements were lost through (i) the instant market failures thus inability to convert assets into liquid assets (ii) valuable assets such as livestock, agricultural equipment and other properties were abandoned and subjected to extensive looting (iii) due to increased insecurities, incomes from both formal and informal agricultural wage labour were lost and (iv) urban employment was lost due to widespread closures of firms and impacted indirectly to rural groups through loss of remittances.

This section also showed that due to the lack of agricultural manpower in the post-conflict period, some rural women, particularly in Grand Kru, were pushed into taking-up full-time survivalist microenterprise activities. Within the post-conflict environment, microenterprise activities were risky for these women due to a lack of economic vibrancy, overcrowded low-barrier end markets and poor market facilities.

Micro-credit markets were mostly concentrated in urban and peri-urban areas due to a combination of poor infrastructure, insecurity and perceived low demand. Thus, the main source of support in rural areas was through in-kind barter trading as well as *susu* clubs for cash. The borrowed money was mostly not for starting-up a business, which the micro-credit institutions target, but for household use, such as payment for health services, education and food.

5.3 Effects of Armed-Conflict on Civic and Public Entitlements

5.3.1 Destructive Nature of Conflict on Social Entitlements

Another effect of armed-conflicts is its divisive nature within local communities. In Liberia the war was fought along ethnic allegiances. Thus, communities which used to live harmoniously together were torn-apart as a result of the conflict.

Within the Grand Kru groups, close fighting between MODEL and NPFL local supporter-groups resulted in many of the people getting killed. One woman from Fedoukle Powollote said of a neighbouring village about 2kms away:

“...they were bad people... they were supporters of MODEL... they came and attacked us....they buried my husband alive...all the boy children were taken and killed at the seafront over there. This war was bad...”

Another woman from the Joquieken case study group in Grand Kru explained that:

“....they came from place to place to kill. They were fighting the President (Charles Taylor). This was a matter of tribalism. The people, who came here, were from other counties. If you did not speak their language or you could not understand them, they would automatically kill you”

Similarly, in Lofa County there were atrocities committed against different ethnic groups particularly the Mandingos and other larger ethnic groups (see Section 4.5.2).

“During the war there was no peace here. People were fighting each other. We (Mandingo) were targeted ...by Charles Taylor’s army. He accused us of siding with Doe’s government...”

Women and girls were systematically raped, sometimes by men they knew from their own communities. This exposure causes turmoil and long-term psychological problems. One woman from Konia Grain Bank in Lofa recalled how her 14 year old daughter was raped by an NPFL man.

“When we first ran away to Guinea, we used to come back to the Liberia side to get rice...there were no refugee camps. On one of these trips, one of

Taylor soldiers told my daughter to remain at the checkpoint. We pleaded with him and gave him LRD100 and a rooster but he refused to let her leave....he raped her....she was only 14...she has not had a child since....I will never forget that. ...the boy was from here... his family is still here...”

Nevertheless, groups showed resilience in the face of such adversities utilising their social capital. For example, many rural-based people fled to urban and peri-urban areas during the conflict, living with family and friends. Four participants from the Virtuous Women Multipurpose Cooperative reported that they had hosted family members or friends at some point during the course of the conflict. Two participants, both from Lofa, had gone to live with family in Monrovia. Box 5.6 also shows that faith-based organisations were also important sources of security during the conflict, particularly urban-based churches.

Box 5.6: Support from Faith-Based Organisations

During 2000, the war got very bad and people started to leave their homes. I was caught up in the cross fire so I lay in my bathtub for two days until the shooting was quiet. I left the house and went to our Pastor’s house. When I got there, there were so many people already hiding too...some had come from rural areas. One day the rebels came to the house, I hid in one room...with about 30 others.... We were very lucky that they did not search the house well...I stayed at the pastor’s house for over a month before I went back to my house.

Source: Virtuous Women Multipurpose Cooperative Group

In rural areas people fled and lived together in their community groups. For example, in Lofa, the Barwein case study group managed to maintain their local traditional leadership systems during the conflict. These ties were beneficial to the community members whilst they were displaced. They provided representation within camps and host communities as well as supporting each other in burials as discussed below.

“This community stayed together during the war. We all travelled together...the chief called a meeting to decide when we should come back from Guinea...we always came back to our land here. We helped each other even though we didn’t have much...for burials... while we were in Guinea”

Post-conflict, such close-knit communities showed reduced social discord including reduced reallocation of resources particularly land. An elderly participant from Zorzor case study group in Lofa explained that:

“When I first arrived back here, I lived with my neighbour ...he had come earlier. His son helped me to build my house...he cut sticks...My house now is where my old one used to be...no one takes your land here, we all know each other, we lived here before the war”

This was similar in Grand Kru. Generally, land was not a problem for the women as shown by a member of the Joquicken group below:

“The family fields are still there...I can grow food if I want....but I have no helper. My husband was killed during the war. I have only 2 children, the older one is 16...the other 5 died from illnesses while we were living in the bush, there was no hospital there. I have no seed, no tools. Since the war ended I have no home. I am always living in somebody else’s house, people help us”

5.3.2 Effect of Conflict on Attaining Education

The Liberian conflict resulted in many school-age children missing out on education. In rural areas, professionals, including teachers, were particularly targeted by militia as shown below by women in the Dweaken case study group in Grand Kru. Hence, school closure was one of the main constraints to the education of children during the conflict.

“During the war anyone who was rich was hassled by rebels....teachers were also attacked...they were seen as rich too...so most stopped teaching and ran away to safer places so the schools had no teachers...they went to Monrovia, if they had friends there”

However, the major impact on education was mass displacement, particularly in rural areas. Table 5.7 shows a high illiteracy rate among the rural case study group participants (63% and 59% for Grand Kru and Lofa Counties respectively). The table also show that in Grand

Kru, the younger participants, under the age of 40, were less literate (20%) in comparison to their older counterparts (80%). In Lofa County, the number of literate participants was higher within the younger groups (61%) than the older members. This was mostly because many young members attended school in the post-conflict phase (see example in Box 5.7). This was not common in Grand Kru. The Welthungerhilfe Report (2008) shows that there was only one NGO, (IBIS), in the south-east involved in education programme and that Grand Kru was one of the counties lacking adequate support due to its remoteness.

Table 5.7: Levels of Literacy among Participants Only

Participants	Total		Highest grade	Literacy distribution by age range		
	Participants	Illiteracy		Literacy	21-40	41+
Grand Kru (n=136)						
Joquikpo Maoyennbo	11	10	1	6 th	0	1
Joquikpo Bajiyeni	5	4	1	8 th	0	1
Fedoukle Powollote	7	3	4	10 th	1	3
Fedoukle Maoyennbo	8	4	4	9 th	2	2
Dayorkpo	3	2	1	9 th	0	1
Wesseh	8	5	3	8 th	1	2
Sloyan	12	11	1	8 th	0	1
Kledia	10	9	1	4 th	0	1
Noroquia	11	7	4	9 th	0	4
Wropluken	14	6	8	12 th	1	7
Getubaken	11	9	2	6 th	0	2
Chewriken	14	12	2	3 rd	0	2
Dweaken	9	1	8	9 th	2	6
Joquieaken	13	3	10	12 th	3	7
	<i>Total</i>	<i>136</i>	<i>86</i>	<i>50</i>	<i>10</i>	<i>40</i>
	<i>%</i>		<i>63</i>	<i>37</i>	<i>20</i>	<i>80</i>
Lofa (n=56)						
Konia Grain Bank	17	17	0	0	0	0
Konia Vuln. Women	1	0	1	8 th	1	0

Zorzor Vuln. Women	4	1	3	12 th	2	1
Barwein	6	4	2	9 th	2	0
Larmouth	28	11	17	12 th	9	8
<i>Total</i>	<i>56</i>	<i>33</i>	<i>23</i>		<i>14</i>	<i>9</i>
<i>%</i>		<i>59</i>	<i>41</i>		<i>61</i>	<i>39</i>
Montserrado (n=47)						
Gbalin Cooperative	23	10	13	12 th	4	9
Virtuous Cooperative	24	2	22	14 th	16	6
<i>Total</i>	<i>47</i>	<i>12</i>	<i>35</i>		<i>20</i>	<i>15</i>
<i>%</i>		<i>26</i>	<i>74</i>		<i>57</i>	<i>43</i>

Source: Analysis of Survey Data

Box 5.7: Effects of Conflict on Education Attainment

The Konia Vulnerable Women's group was one of the groups supported by Concern Worldwide and showing potential for agricultural productivity. Its members were all single, 8 single mothers, 5 widows, and 7 single women. All the members were young, falling within the 21 -30 (5) and 31-40 age range (15). Only 2 of the members had been to school prior to the conflict, 16 had not been to school, and 2 were in school in the post-conflict phase.

Source: Konia Vulnerable Women case study group

Within the urban groups, illiteracy was much lower (26%) in comparison to the rural groups. However, when the two urban groups are observed separately, Virtuous Women Cooperative group shows the least number of illiterate members (2) in comparison to ten from Gbalin Women Multipurpose Cooperative group. This difference is not surprising as the latter group is composed of displaced people from Lofa during the war while the former's members were mostly in Monrovia during the war. The high illiteracy rate within the Gbalin Women Multipurpose Cooperative group is therefore comparative to other Lofa County groups.

The Virtuous Women Multipurpose Cooperative group was the only group among all 21 case study groups whose members (4) achieved tertiary-level education. In addition, a large

number (8) of its members were senior high school graduates. The remaining ten literate members were equally divided between junior high school and primary school level. Five participants in this group were also undertaking evening classes, a facility largely missing within rural areas.

In Grand Kru, women also missed out on education due to the conflict, but most specifically due to displacement as discussed in Fedoukle Maoyennbo group as shown below.

“There was only a very small school here with just one teacher before the war. One day, during the war he was shot and the school was closed. We all fled to the bush...there were no school there.... We just tried to survive. Now the school has started but it is expensive. I want to send my own children to school, but the school asks for uniforms. I don’t have the money...”

Post-conflict, the lack of high schools, in addition to school fees, still force some parents not to send their children to school. The following discussion by a woman at Joquieken shows this problem and the risk to young girls falling prey to sexual exploitation by some men in exchange for accommodation and food.

“There is no high school so children have to attend school in Kanweaken (River Gee County), Pleebo or Harper (Maryland County)...they can’t go everyday it’s too far, they have to live there. Many parents are not able to pay for accommodation and food as well as the fees. Sometimes there are “kind men” who may help girls with lodging and small food. Yes, it’s not good for our children but what can we do...what can they do?”

5.3.3 Humanitarian Aid in Conflict and Post-Conflict

With severe erosion to most entitlements, the majority of case study participants relied on humanitarian aid support both during and post-conflict. Displaced people moved within Liberia or fled to neighbouring countries. Table 5.8 shows that the majority 74 percent (101 out of 136) of the case study group participants in Grand Kru were internally displaced, mainly into the nearby forests. Only 26 percent (35) participants were refugees in Cote d’Ivoire. As the last phase of the Liberian civil war coincided with the war in Cote d’Ivoire

in 2002, some participants had gone further to Ghana. In Montserrado, only 5 case study group participants from the Virtuous Women Multipurpose Cooperative had gone to Ghana (3) and Nigeria (2).

Table 5.8: Destinations of Grand Kru Groups Displaced Persons

Group Name	Total IDP	Refugees-Cote D'Ivoire
Joquikpo Maoyennbo	8	3
Joquikpo Bajiyeni	3	1
Fedoukle Powollote	5	-
Fedoukle Maoyennbo	7	-
Dayorkpo	2	-
Wesseh	4	4
Sloyan	10	1
Kledia	10	-
Noroquia	8	1
Wropluken	12	2
Getubaken	6	3
Chewriken	12	2
Dweaken	4	2
Joquieaken	10	3
<i>Total</i>	<i>101</i>	<i>35</i>
<i>%</i>	<i>74</i>	<i>26</i>

Source: Analysis of survey data

Similar movements were observed within the Lofa case study groups although they were displaced in three distinct periods. Some participants from Konia (Konia Grain Bank and Konia Vulnerable Women), Zorzor and Larmouth explained that they had not left their villages during the first outbreak of the civil war (1989-1992), they had gone to Guinea during the second phase (1993-1995), and to IDP camps in Bong, Margibi and Montserrado during the third phase (1997-2003). The Barwein Community participants on the other hand had repeatedly returned to Guinea due to the community's proximity to Guinea. In urban areas, the Virtuous Women Multipurpose Cooperative showed different patterns of

displacement, fleeing to safer parts of the city when fighting intensified locally, and returning to their homes soon after relative calm was established.

Civic organisations, particularly international humanitarian NGOs, had provided a number of basic services, including shelter and food, water and sanitation, medical facilities and basic education and vocational skills training such as tailoring, tie-and-dye and soap-making within displacement camps. In addition, humanitarian organisations also supported the repatriation programme in 2005. Table 5.9 shows a list of goods that were given to IDP returnees to Lofa from the Bong County IDP camps, a distance of about 105km away.

Table 5.9: Repatriation Package per IDP from Bong County to Lofa County

US\$16 transport fare

25kg Buckwheat

2.5 litre vegetable oil

2 blankets

2 ground mats

1 tarpaulin (for shelter)

1 aluminium pot

3 aluminium plates

3 aluminium cups

Source: Analysis of Focus Group Discussions: Lofa

However, participants who were refugees suggested that the repatriation package entitlement was not adequate for refugees that had accumulated some bulk possessions while in refuge.

A case study participant from Virtuous Women Multipurpose Cooperative described this as:

“When we left Ghana, we left some of our things there... when UNHCR came to say we can go home, the allowance was little ...we also tried to sell but we got very little money because we had no time... My husband used to cut hair in Buduburam camp in Ghana for little-little money, so we were able to buy a few things...like a mattress...”

Due to the prolonged absence from homes as well as extensive looting and vandalism that occurred during the war, all rural-based case study group participants from Grand Kru and Lofa had to rebuild their homes from the beginning. In urban areas, the extent of destruction was not as severe. Nevertheless, in the post-conflict phase, humanitarian aid agencies continue support rebuilding efforts, including rebuilding livelihoods through income generation activities discussed in the following chapter.

5.3.4 Effects of Lack of Entitlements on Repatriation Uptake

The lack of resources, including social capital, forced some displaced people to remain within their receiving communities rather than returning to their original homes. The prolonged absence from home during displacement resulted in degradation of homes and assets through extensive pillaging by militia and civilians. Case study group participants from Lofa generally expressed how their possessions, from roofing materials, such as zinc sheets, to mattresses and cooking pots to farm implements, were looted. A confirmed phenomenon in both Grand Kru and Lofa was the fluid movements of looted goods between national borders, mainly into Guinea and Cote d'Ivoire. One case study participant from Zorzor Vulnerable Women case study group explained the extent of looting as follows:

“When the war ended, you had to start again from buying a spoon. We had nothing, no home, no clothes, no food, no money, nothing!everything was looted to Guinea...”

Post-conflict, all returnees engaged in a process of rebuilding (see Section 4.3.2). Others lacking entitlements opted to remain in receiving communities. The Gbalin Women Multipurpose Cooperative case study group is one such non-returnee group. This group, originally from Salayea District in Lofa County, opted to remain in Monrovia, attracted by availability of public services, particularly hospitals and schools and access to economic opportunities. However, as shown in Box 5.8, other influencing factors included the lack of capital, most importantly, work-age male labour with which to re-engage in agricultural livelihoods activities. Most members lacked important social capital being widows (9) and single mothers (14) including a large number of elderly people.

Box 5.8: Factors Influencing Non – Returning of IDPs

28 of the current members of the Gbalin Women Multipurpose Cooperative group were IDPs from Salayea District in Lofa. During the conflict, a large number of the people fled from the community and found refuge in IDP camps located in Bong. This group of 56 members lived in Salala peri-urban IDP camp. While in refuge they continued to maintain their community structure, supporting each other until the war ended. Faced with a large number of widows (9), single mothers (14) including a large number of elderly people and the challenge of rebuilding from the ground, lack of schools and lack of medical facilities, the group made a decision not to return but to remain in and around Monrovia. Following hardship living in an urban area, the original younger female members (24) approached Oxfam GB for support in 2006, using their knowledge of agriculture as the basis for support. Since then they have been supported through Oxfam to acquire a 75 acre farm where they operate an agricultural-based enterprise.

Source: Gbalin Women Multipurpose Cooperative Group

5.4 Chapter Conclusions

Section 5.3 has shown the effects of armed-conflict on public and civic entitlements, including social capital. The presence at local level by different militia groups resulted in allegiances to opposing sides and thus corrupting the social fabric of local communities. Forced displacement resulted in the loss of social-based systems while school closures caused education gaps within society. Displacement also resulted in the destruction of social systems in some cases more extremely than others. While in urban areas displacement was short-term and intermittent, thus of reduced severity, within rural areas, groups were displaced long-term. Displacement affected urban people through increased population numbers fleeing the conflict from rural areas, particularly from Lofa County.

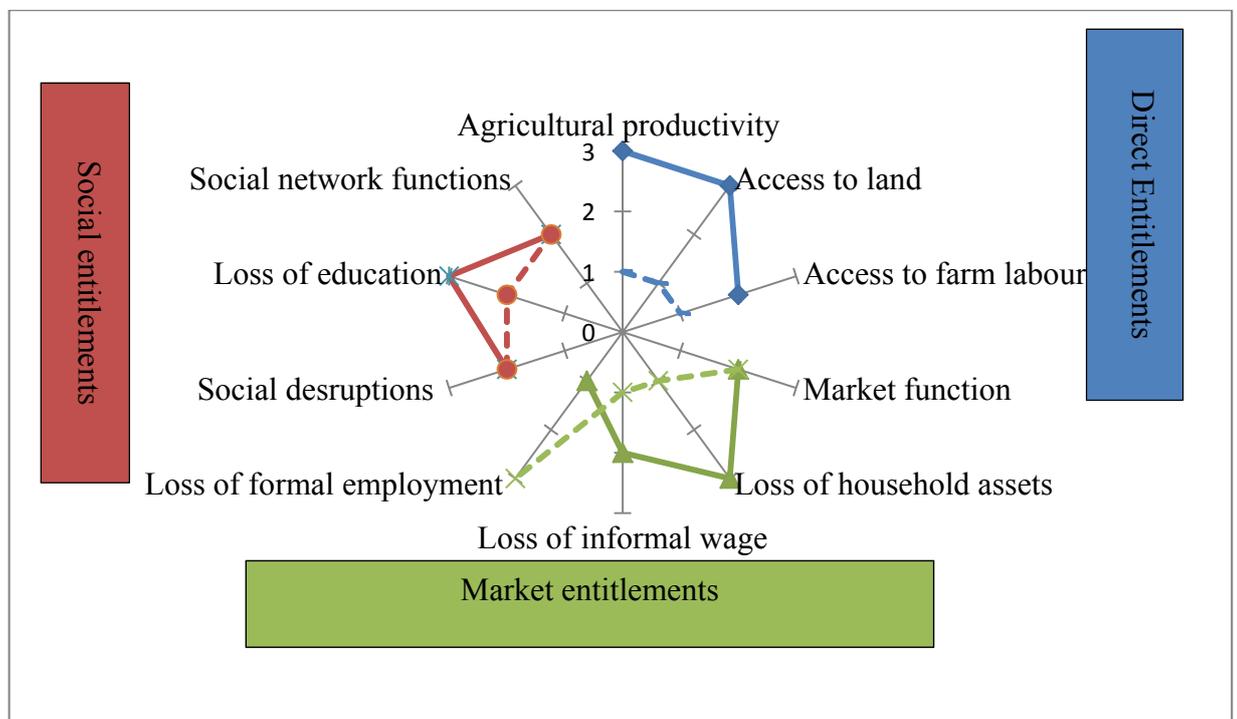
Displacement and the indiscriminate destruction of school infrastructure resulted in disruption of education of many of the school-age children. The effects were especially severe within rural-based groups who were displaced multiple times and long-term, both

within and outside Liberia. Post-conflict, many young people, mostly those originating from rural areas, were less literate than their older counterparts.

The lack of entitlements, including social capital and human capital such as labour, public services, or failure to utilise entitlements such as lacking labour for agriculture, has led to some rural groups opting not to return to their original homes but remain within their receiving areas, particularly urban areas. They were also attracted mostly by access to public services such as hospitals and schools as well as economic opportunities.

Overall, Chapter 5 has shown that entitlements were severely lost during the conflict. Figure 5.2 shows severity of loss of entitlements between rural and urban groups. It is hypothesised in this research that these entitlement losses impact on a market-based approach within the post-conflict rebuilding phase. The effects of conflict on the poor’s assets or their means to accumulate them therefore have potential negative consequence on a pro-poor donor-led market-based approach sustainability and growth. This chapter has provided the immediate and wider market environments in which the pro-poor market-based approaches were implemented by INGOs, discussed in Chapter 6.

Figure 5.2: Severity of Entitlement Losses to Rural and Urban groups



Source: Author

KEY: ---Urban groups; ____Rural groups; Scale: 3 = most effects; 1 = least effects

Chapter 6 : Analysis of Post-Conflict Market-Based Approaches

6.0 Introduction

In chapter 4 the extent to which the Liberian conflict resulted in losses and changes in entitlement systems was explored. This chapter explores how these losses and changes in entitlements within the three counties, discussed in Chapter 5, impacted on the strategies and outcomes of a pro-poor donor-led market-based approach post-conflict. Data collection and analysis follows aspects of the sustainable livelihoods framework but also adopts concepts of bias in relation to effects of war on the social fabric as well as local partnerships adopted within a development sphere and in particular market-based approaches. It specifically answers research questions 2, 3 and 4 as stated in Section 1.4, the hypotheses of which are set below:

- (ii) Negative effects on social capital during conflict increases the risk of non-participation in donor-led income rebuilding activities due to increased biasness within communities
- (iii) The effects of conflict on markets reduces availability and capabilities of private sector to effectively engage in a partnership approach promoted by INGOs

Short-term pro-poor microenterprises supported by INGOs shortly after conflicts do not show potential for sustainability. This research questions correspond to objectives b, c, and d respectively. This thesis use the market-based approach as a framework to analyse the data. Section 6.1 focuses on the immediate environment to explore effectiveness by vulnerable people to engage into market-based business initiatives. Section 6.2 focuses on the wider market environment and explores the effectiveness of each of the key stakeholders within a market-based approach to engage the poor into markets. Section 6.3 explores the financial outcomes of market-based initiatives and the extent that participants gained empowerment outcomes. The conclusions of this chapter are provided in Section 6.4.

6.1 Self-Organisation after Conflict

6.1.1 Direct Factors Affecting Membership to INGO-led Enterprise Initiatives

A combination of direct and indirect factors was found to be important in how the most vulnerable within the three post-conflict societies in Liberia, targeted by the INGOs, gained membership into INGO-led market-based initiatives. Direct factors included the extent to which social capital entitlements were still functioning post-conflict, as well as the clarity of the selection criteria used by INGOs.

Both Concern Worldwide and Welthungerhilfe used a selection approach which involved the local leadership structures in Lofa and Grand Kru Counties respectively. Both INGOs favoured this approach because it provided local participation in the identification of the vulnerable groups they targeted. However, the reliance on local communities and their leaders, such as local chiefs, to identify members, was found to be ineffective in both counties due to the erosion of social capital during the war. Firstly, the war in Liberia was fought along ethnic lines. Secondly, due to fighting at local community level in rural areas, households and individuals formed allegiances to different factions for survival as well as economic gains resulting in divisions within local communities. Thus, both these factors impacted on the effectiveness of the local leadership-based selection processes.

In Grand Kru, non-members identified exclusionary bias by local leaders as a main factor to their non-participation within the INGO-led market-based initiatives. This biasness is summed-up in the statement below given by a non-participant member of Noroquia community.

“The people choosing were not fair...the chief and community development...they left us out because our husbands were fighters....I am a widow, my husband died in the war...there are many of us here. If they were fair we should be in that susu. Instead there are many people with husbands in that group...they all know each other... we are paying for the war”

Combined with a lack of clarity of the selection criteria (see Appendix 6.1 for set criteria by individual INGOs), this type of biasness went unnoticed by the incoming INGOs. For example, in Grand Kru, Welthungerhilfe was unable to find a suitable local development partner (see Section 6.2). Therefore, the member-identification process lacked local knowledge of the processes of conflict and thus failed to identify exclusionary bias through conflict repercussions. In Grand Kru, the Welthungerhilfe field officer explained that:

“Many people here think that the project did not reach the most vulnerable because there are others who are well off in the project. We relied on each of the communities to identify the most vulnerable people first and then nominate a chairperson who is an outstanding member of the community for leadership....even if we were involved in the actual selection process, we would not have known that there was such biasness. I am not from here so all I know about the communities I have known since I came here...people are closed...they don’t talk”

Anticipating the challenges arising from the effects of conflict on selection methods helps reduce such biases. For example, because of the widely acknowledged severity of war in Lofa County, Concern Worldwide actively sought to minimize selection bias by strengthened the selection criteria. With a focus on peacebuilding, Concern Worldwide selection criteria specifically required group composition to be of equal ethnic numbers, where possible, as described by Konia Grain Bank members below. This approach counteracted biasness, at least that arising from eroded social institutions.

“We were asked by Concern to form a group of vulnerable women in Konia...an announcement was made by our chiefs...each town (Yarmai, Jelezala, Woloda and Zokolliemai) was asked to select 7 of its most vulnerable women. We were also told that we should include all tribes...Mandingo, Pele and Loma. That is how this group is made”

In urban areas, Oxfam GB in Montserrado County relied on social network-based identifying process instead of local structures due to the fluidity of movement of people in and out of specific urban areas post-conflict. The social network approach had both positive and negative effects on reaching the right target groups. Positively, social networks created

possibilities for people lacking good social capital to engage in INGO-led market-based approaches. For example the Gbalin Women Multipurpose Cooperative group, comprising non-returnee former IDPs from Salayae District in Lofa County who, after the war, resettled in Monrovia (see Box 5.8) was able to gain access to INGO-led market-based initiatives.

“We knew some of the Oxfam staff when we were in Salala Camp in Bong County...they were not with Oxfam then. When the camp closed we decided not to return to Salayea, we went to live in Monrovia instead...in the slum area...in West Point. We approached Oxfam for help...we told them we wanted to farm because we know how to farm from Lofa. In 2007 they got us this project....”

Negatively, the experience of another Oxfam GB supported group, Virtuous Women Multipurpose Cooperative groups, showed that when the selection process relies solely on social capital linked only to a few key individuals, it risks creating exclusionary bias. Groups or individuals with poor social linkages risk being left out of INGO-led market-based initiatives. Firstly, this group has shown that the majority of its members were recruited by one of the two co-chairwomen of the group. Secondly the majority of the members were participants of previous aid-funded projects as explained by the co-chairpersons below.

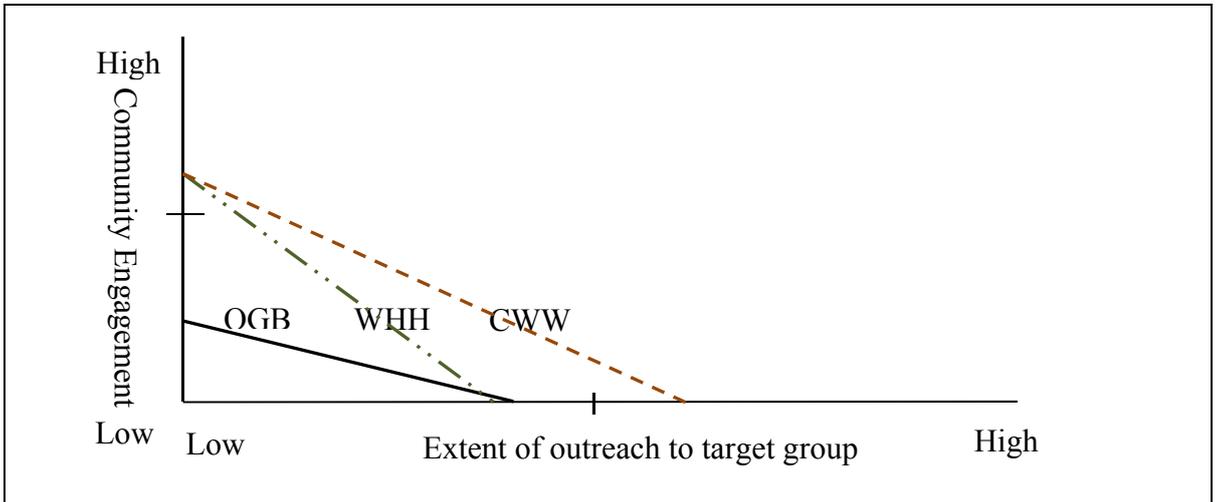
“...over 70 of the original members in this cooperative came from a previous Oxfam project I was contacted by AEDE to identify people who could sew. I approached the people I used to work with in the Oxfam project as well as some people whom I had trained and worked with under the LCIP (Liberia Community Infrastructure Programme) which was funded by USAID”

Thus, a selection approach based on social capital only, risks reaching the same ‘not so vulnerable’ people, while at the same time, consistently marginalising the people without strong social capitals.

Figure 6.1 shows outcomes combining community engagement approach and the extent of outreach to target groups resulting from each INGO approach. While both Concern Worldwide and Welthungerhilfe used local organisational structures, their results were different caused by differences within the selection criteria. Concern Worldwide stipulated

an equal access approach based on ethnicity in addition to vulnerability based on poverty. Oxfam GB's approach reached only people who were already in the system of donor-led projects, thus missing out the most vulnerable within communities.

Figure 6.1: Comparisons of Selection Approaches of INGOs and Reach



Source: Author

Key: CWW - Concern Worldwide WHH - Welthungerhilfe OGB - Oxfam GB

Overall results in this section suggest that to ensure membership by the right people, the selection process requires local knowledge of the effects of conflict and the processes that losses and/or changes to entitlements occurred. Thus, identifying effects of conflict on the local leadership structures, potential repercussions resulting from allegiances to conflict militia groups as well as loss of social network should inform the extent of clarity of the selection criteria.

6.1.2 Indirect Exclusionary Factors to Group Membership

The main indirect factor to membership gain to INGO-led market-based approaches was the extent to which individuals' and groups' capacities were taken into account within the business selection and design stages. In general, the extent of engagement at the project initiation stage was limited across all three INGOs process. Direct engagement with the targeted vulnerable groups was initiated only after funding had been secured from donors.

This process meant that INGOs developed business concepts based on general assumptions of the capacity of target groups to operate market-based initiatives. Oxfam GB programme manager explained that:

“We can only involve the beneficiaries when we have already secured funding, otherwise we can’t raise people’s hopes by promising them projects that are still in the pipeline. At the same time we are required by the donor agency to provide as much detail as possible....what the project is, where, how many direct beneficiaries, who they are and so forth...which they monitor our progress against”

While some groups were a ‘good fit’ to their pre-selected market-based activity, others resulted in a poor match between the proposed initiative and the capacity of the case study members to operate it. The first consequence was that the most vulnerable groups such as the elderly, those with limited time and young families as well as people with physical disabilities were excluded. Table 6.1 shows that the majority of the chosen market-based initiatives were agricultural related or petty trading. Such activities were labour intensive and required long distance travel respectively as discussed previously in Sections 5.1.2.

Table 6.1: Categories Market-Based Initiatives

Category of market-based initiative	INGO	Number of groups
Agricultural production	Concern Worldwide	2
	Oxfam GB	1
Agricultural processing	Concern Worldwide	2
Agricultural produce marketing	Concern Worldwide	1
Micro credit and petty trading	Welthungerhilfe	14
Clothing manufacturing and marketing	Oxfam GB	1

Source: Analysis of Survey Data

Table 6.2 shows that the Grand Kru groups, based on petty trading, involved only 2 percent of the elderly. All elderly participants lived within the coastal area of Sasstown and were involved in drying and selling fish from their homes. These women had also previous

experience of selling fish before the war as indicated by one participant at Joquikpo Maoyennbo group.

“I used to sell fish here before the war... When the Fanti people were here, there used to be plenty of fish...they (the Fanti people) came from Ghana along the coast...they went back because of the war”

In addition, two of the women had participated in a separate project by Welthungerhilfe which trained women in wood-saving methods in drying fish.

Table 6.2: Age profile of Grand Kru Groups

Case Study Group	21-30	31-40	41-50	51-60	61+	Total members
Joquikpo Maoyennbo	1	3	5	2	1	12
Joquikpo Bajiyeni	0	4	6	1	1	12
Fedoukle Powollote	1	3	7	1	0	12
Fedoukle Maoyennbo	2	4	4	2	0	12
Dayorkpo	0	4	8	0	0	12
Wesseh	0	2	9	1	0	12
Sloyan	1	3	6	1	1	12
Kledia	3	2	7	0	0	12
Noroquia	1	3	3	4	1	12
Wropluken	1	3	8	2	0	14
Getubaken	0	3	10	1	0	14
Chewriken	0	5	9	0	0	14
Dweaken	2	0	11	1	0	14
Joquieaken	4	4	4	2	0	14
<i>Total</i>	<i>16</i>	<i>36</i>	<i>97</i>	<i>25</i>	<i>4</i>	<i>178</i>
<i>%</i>	<i>9</i>	<i>20</i>	<i>55</i>	<i>14</i>	<i>2</i>	

Source: Analysis of Survey Data

Non-participation was also due to a lack of time by targeted groups. The long distances and periods spent away from home during procurement trips and selling may have deterred younger women (29%) with younger families. Plate 6.1 shows a young woman from

Joquikpo Bajiyeni group in Sasstown, Grand Kru selling dried fish outside her homestead. She explained her preference to home-based selling as:

“I am a married woman with three young children. I cannot leave them alone to go and sell in Fishtown or Kanweaken....that’s where most of my group members go. My husband won’t let me anyway...sometimes people are gone for two or three days. I sell here, I dry fish which my husband brings and some which I buy locally, then I sell here outside my house”

Plate 6.1: Selling Dried Fish from homestead



Source: Photographed by author (2010)

The most represented group members in Grand Kru was the 41-50 age group, (55%) 97 members, perhaps supporting the time constraints faced by group members above.

Another exclusionary factor was care-giving. One woman from Sloyan village indicated that, even though she was asked to join the group, she had declined because she has a sick husband for whom she is the main carer as shown below.

“My husband is not well...he is disabled...he was wounded in the war... I cannot live him alone at home because there is no one to take care of him. The others (traders) they are away for a whole day selling, sometimes they stay some days if they go to Sasstown or to Pleebo to buy fish or cane juice....there is no car...they walk”.

In Lofa County, Zorzor Vulnerable Women group showed an example of non-participation due to incompatibility between individual capacities and the market-based initiatives. This group initially included 7 elderly women, selected based on their vulnerability as required by the project as explained below by the Concern Worldwide Area Coordinator in Lofa.

“The group members were selected based on their vulnerabilities...mainly the poor and economically vulnerable farming households. These are people who have returned from IDPs and neighbouring countries as refugees. The majority of beneficiaries are female in particular, women- and widow-headed households and the disabled. We don’t base our targeting criteria on the type of income generation activity to be supported”

However, as the group’s business initiative was agricultural production based, such a composition affected the group’s productivity. As a result, five members (2 elderly and 3 younger members) out of the original 15 members had dropped out. The older members dropped out due to pressure applied by other group members as explained by one of the women.

“It was hard for us to remain in the group because we felt we were holding the others back...we could not contribute to farm as the others...they were not happy...so we left. We thought Concern was going to give us money to pay for labour...”

The three younger former group members left because of the lack of productivity by the group. Replacement for all members included males which had negative effects on group dynamics (see Section 6.3.2.4).

The Konia Vulnerable Women’s group and the Konia Grain Bank group showed examples of better matching between capacity of members and type of market-based initiative. The

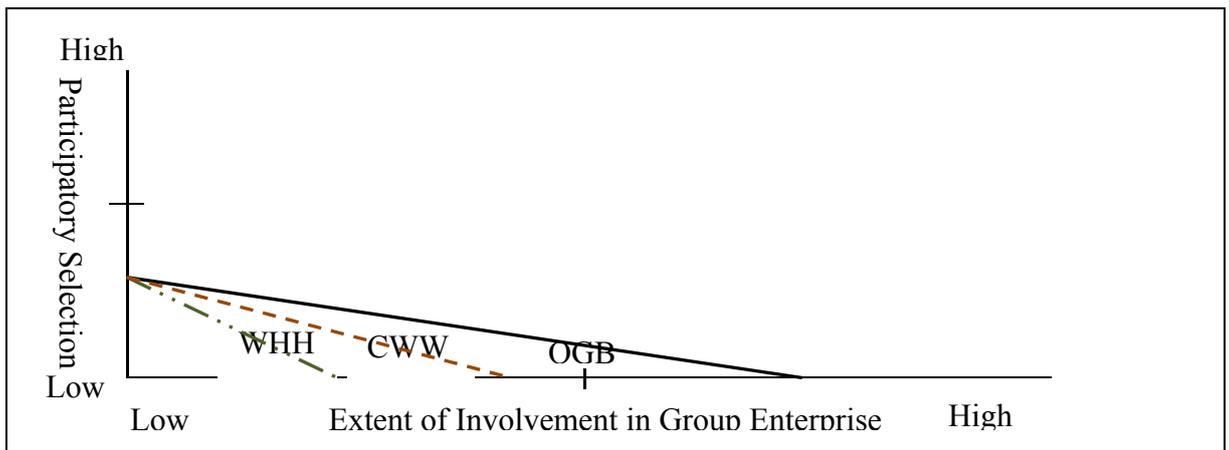
Konia vulnerable women consisted of 20 younger women (see Box 5.7) involved in agricultural production and showed potential for high productivity (see Section 6.3.1.3). Similarly, Konia Grain Bank group involved local agricultural products, purchasing and marketing which enabled a large number of older women to participate. At least 76 percent women within the Konia Grain Bank group were older (50 and above) as shown in Appendix 5.1.

The community-based approach used by Concern Worldwide in Lofa County also showed two main advantages. Firstly, both the Barwein and Larmouth Communities' market-based initiatives were managed by committee members on behalf of their communities, thus increased potential for better management. Secondly, because some of the rewards were targeted for community development, the otherwise excluded members also had potential to benefit, without having to directly participate in the management of the income generation initiative.

Oxfam GB used a two-tier approach in identifying the members to the tailoring group (Virtuous Women Multipurpose Cooperative). While the primary target group was vulnerable groups, they also only targeted people with tailoring skills, thus closely matching required skills for the market-based initiative to capacity. Similarly, the Gbalin Women Multipurpose Cooperative's market-based initiative was based on agriculture, a skill that the rural originating group possessed.

Figure 6.2 shows a comparison of outcomes between the three INGOs' resulting from the extent that the vulnerable were involved in the selection processes of enterprises. Results showed that engagement by all IGOs was limited. However, because of the secondary criteria specification which targeted only skilled tailors, the Oxfam GB's approach resulted in less indirect exclusionary factors in comparison to Concern Worldwide and Welthungerhilfe respectively.

Figure 6.2: Comparison of Effectiveness INGOs Enterprise Identification Process



Source: Author

Key: CWW - Concern Worldwide WHH - Welthungerhilfe OGB - Oxfam GB

Thus, results showed that failure to engage the target group in choosing business options which are matched to their capacities results in high occurrences of indirect exclusionary factors in participating in INGO-led market-based initiatives.

6.2 Impact of Conflict on the Wider Markets

This section explores how the entitlement losses (discussed in Chapter 5) influenced the implementing approaches adopted by INGOs. A pro-poor market-based approach is centred on creating market linkages between the poor's enterprises, the private and public sectors. The role of the government and civic organisations, including NGOs, includes building an enabling business environment as well as the capacity of the poor so that they can participate in available markets effectively (see Section 2.3.2 and 2.3.4). Data suggests that there were detrimental limitations within the immediate and wider market environments of targeted groups which impacted on these principles of a market-based approach. These were limited (i) local implementing partners and service providers (ii) entrepreneur competences (iii) ability to access micro-credit by the poor and (iv) cohesion among groups.

6.2.1 Limited Availability of Local Partners

Conflict impacts on implementation of market-based approach through a lack of local partners. Local partners, particularly private sector, were mostly limited to urban areas, with severe limitations within rural and remote areas. The manager of Welthungerhilfe in Grand Kru County explained the problems of road infrastructure as well as conflict-associated residual security issues as follow:

“The problem is, this far out from Monrovia, we hardly get any NGOs. They are all concentrated within easily accessible and relatively developed counties...the road infrastructure is very bad, it takes us about 2 days to get here by road...there are also a security issues to be considered”

However, the country director of Oxfam GB also highlighted the inadequacy in capacity and experience of the local partners even within Montserrado County resulting from effects of conflict on education and development as discussed previously in Section 5.3.2. He explained that:

“There is still a real shortage of local partners in Liberia...with adequate capacity and experience to manage the scale of projects we fund...most of these local organisations are inexperienced and have limited capacity. Most were hastily formed in response to the high demand for local partners with the influx of the international community soon after the conflict”

In addition, local businesses were concentrated within the micro-level and thus INGOs were reluctant to develop partnerships with such small business because of concerns about accountability. The Chief Executive of the Liberian Business Association indicated that many of the businesses were microenterprises which did not have the capacity to manage INGO contracts on their own.

“The business environment here is challenging. Most business start-ups fail or remain very small microenterprises. I understand these shortages, but if NGOs continue to ignore us and work with consultants, their work is not sustainable once they leave. We see it all the time”

While INGOs worked in partnerships with the public sector, through local government representatives and line ministries, the Government of Liberia lacked resources. As shown previously in Section 5.2.2, this gap in resources limited the extent that government was able to be an effective partner to the INGOs with direct consequences on groups' outcomes, particularly when the INGO exited the programme.

6.2.2 Effects of Limited Entrepreneur Competence on Market-based Implementation Approaches

INGOs were also extensively involved in the implementation of market-based initiatives to address low entrepreneur competence within the targeted vulnerable groups in all three counties. Table 6.3 and Appendix 6.2 show that a high number of case study members both within rural and urban areas lacked entrepreneurial experience, 71%, 62% and 69% within the Lofa, Grand Kru and Montserrado groups respectively. The table also shows that the younger members, including up to the age of 50, lost the opportunity to gain enterprise experiences due to the conflict. The under 50 without experience were 63 percent within Concern Worldwide groups, 85 percent Oxfam GB groups and 88 percent Welthungerhilfe groups. Most case study group members expressed that they had no business experience because of the war as explained during a focus group discussion with Dweaken case study group.

“Most of us have no experience of doing business...we just learn... it is because of the war that we don't know this. Before the war, we learnt from our mothers how to sell. They may ask you to look after the market...or you we learnt from watching your neighbour”

Table 6.3: Entrepreneurial Experience of Case Study Members

Case study group	Total, No Experience	%	Total under 50 years	%
Concern Worldwide	54	71	34	63
Oxfam GB	73	69	59	81
Welthungerhilfe	110	62	97	88

Source: Analysis of Survey Data

In response to the lack of entrepreneurial skills all three INGOs adopted a training approach providing both technical skills and business development skills. Training included basic marketing principles and business management including business planning, market information, pricing and record keeping (see Appendix 6.3 for example of training content).

In Lofa, Concern Worldwide provided training to a representative number of women (2 from each group). These training activities were scheduled twice per year. The training also included agricultural techniques, provided through Concern Worldwide's own Farmer Resource Centers and Farmer Field Schools.

In Grand Kru, individual group member were trained in business management. However, training was only provided on a one-off basis, thus new entrants who had joined groups afterwards had no training. This is shown in the statement below given by the chairwoman of Joquieken case study groups as follow:

“Most of us were trained by...and Shelton... to do business ...making profit... that we should keep records so that we know how much we spent and how much to charge... that we should pay interest on the susu money which we were given by BMZ (Welthungerhilfe). Others who came after we had been trained don't know this, we were only trained once...there are 5 of them...other people have left the group because they have the money for business”

Oxfam GB provided training through the use of “on-the-job” trainers. For the tailoring Virtuous Women Multipurpose Cooperative group, nine key staff was recruited, covering the position of manager, accountant, supervisor, master tailor, two master cutters, cloth weaver, beads making and a general maintenance person. The agricultural-based Gbalin Women Multipurpose Cooperative group was supported by six farm labourers, involved in de-stumping and general farm work. The approach was favoured by Oxfam GB as explained below by the Programme Manager:

“We decided to have on-the-job trainers. It is difficult to have a one-off training for activities such as sewing and weaving. The idea is that when they are capable, the group will undertake these roles themselves. Then there will

be no need to employ trainers like now....that would jeopardise the sustainability of the project”

These approaches showed advantages and disadvantages. Within the Grand Kru groups, individual training was important as group members operated individual businesses. The Programme Manager at Welthungerhilfe pointed to funding constraints and hoped to recruit relevant staff as shown below.

“It’s true that everybody who joined any of the groups after the training have not been provided with skills training. We just don’t have the money to undertake this training exercise again. We are hoping to recruit both Shelton and Clayton as staff....they trained the groups... If we do, they will take on this task frequently”

In both Concern Worldwide and Welthungerhilfe, a limited staff capacity was a notable problem. Staff members neither had professional background nor enterprise development experience. Both INGOs explained that they had limited resources for the number of projects and programmes supported as explained below by the Concern Worldwide Livelihoods Manager.

“...we cannot afford to allocate specialist staff to each specific small activity we work in too many different sectors. This would be too costly, and in anyway, we would never be able to find that amount of qualified staff, we struggle as it is due to the conflict. Our approach is to train our staff to be rounded mentors, solving problems in the communities when they occur...”

In addition to business management and technical training, all INGOs had also included group governance bylaw training. These included group governance systems, with leadership by a chairperson, a treasurer and a secretary. Oxfam GB groups followed the Cooperative Development Agency principles. These principles include bylaws on shareholding rules, membership and recruitment, general meetings and learning, goal of cooperatives, leadership skills, working together and good business management. Table 6.4 shows established work schedules by individual groups.

Table 6.4: Case Study Groups' Activity Schedules

Case Study Group	Period of activity/year	No of work days per week	Day of the week
Zorzor Vulnerable Women	6 months	2	Sat /Wed
Konia Vulnerable Women	6 months	1	Sat
Gbalin Multipurpose cooperative	All year	4	Mon, Tue, Thu, Fri
Barwein Community	9 months	5	Mon-Fri
Larmouth Community	9 months	5	Mon-Fri
Konia Grain Bank	All year	5	Mon-Fri
Virtuous Women cooperative	All year	5	Mon-Fri
Welthungerhilfe groups	All year	7	all week

Source: Analysis of Survey Data

6.2.3 Influences of Grants-Based Funding Approach

Section 5.2.4 showed that the poor affected by conflict were least likely to borrow money for starting a business. Both the lack of demand and non-availability of micro-credit institutions in rural areas influenced the grant funding systems adopted by all three INGOs as shown in the statement below by Concern Worldwide Country Director.

“Our mandate is to work with the very poor....asking them to contribute financially at this initial rebuilding phase is to push them further down into the poverty trap....in fact they would not even be willing to join because of fear of failure to pay.

Table 6.5 shows the respective amounts provided by each INGO in a phased funding.

Table 6.5: Phased Financial Grants Investments by INGOs (US\$)

Period	Oxfam GB	Concern Worldwide	Welthungerhilfe
2007/2008	163,115	24,600	-
2008/2009	-	18,200	-
2009-2012	195,950	-	7,800
<i>Total funding</i>	<i>359,065</i>	<i>42,800</i>	<i>7,800</i>
<i>Total members</i>	<i>150</i>	<i>76</i>	<i>178</i>

Source: Analysis of Survey Data

INGO funding variations depended mainly on whether the programme was a primary or secondary activity. The market-based initiatives by both Concern Worldwide and Welthungerhilfe were off-shoots from other main projects, food security and road rehabilitation respectively. Thus, these income generating activities were not programmes of their own like the Oxfam GB programme. However, the period of funding also depended on the terms of the funding agencies. Gaps in Table 6.5 above show that INGOs had not always managed to secure follow-on funds as explained by the Oxfam GB Country Director below.

“We cannot put long-term plans in place because we don’t know whether we would be able to secure further funding for the groups...as you can see, there was a one year gap within this project because we could not secure funding...we have funds now for the next two years”

As indicated in the statement above, the ad-hoc approach to follow-on funding constrained this INGO from making long-term planning. Results showed that without funding, productivity by case study groups fell. This was clearly shown within the Oxfam GB groups whose performances slowed down as shown in Section 6.3.1. Case study groups were heavily reliant on the INGO for support outside of the initial grants and capacity building, resulting in low productivity when INGOs left.

6.3 Early Financial and Empowerment Outcomes of Market-Based Initiatives

6.3.1 Financial Outcomes of Case study groups

6.3.1.1 Petty Trading Market-Based Initiatives in Grand Kru

In the short-term, income outcomes achieved by all groups suggest limited financial gains from market-based activities. When full costing of operations was taken into account, for example material costs, most group incomes were minimal or negative.

Results of petty trading group in Grand Kru showed that groups were challenged by poor market access and procurement systems as shown previously in Section 5.2.3. Table 6.6 presents two typical examples of petty traders with the initial allowance of LRD2,000 (US\$30) each and used to purchase fish. (Fish was used in this example as it was one of the profitable trading activities favoured by most of the case study groups' members).

Table 6.6: Grand Kru Groups - Average Income per Month per Person (LRD)

	Trader A	Trader B
Opening Balance	2,000	2,000
Total fish cost	1,000	1,000
Wood for fish drying	150	150
Transport outward	-	300
Food LRD60/day x 7 days	-	420
Return transport (+ goods)	-	400
Interest accrued per month	150	150
<i>Total Costs</i>	1,300	2,420
<i>Balance before sales</i>	700	-420
<i>Total sales revenue</i>	2,400	2,400
<i>End Balance</i>	3,100	1,980
<i>Profit/Loss</i>	1,100	-20
<i>(US\$)</i>	16	0.30

Source: Analysis of Survey Data

In both examples, each of the traders purchased fish worth LRD1,000. In example A, the petty trader only factored-in the monthly interest repayments and the wood used for drying the fish. In this regard, this trader makes a closing balance of LRD3,100 (revenue of LRD2,400 plus LRD700 unspent capital) and thus makes at least LRD1,100 (US\$16) profit per month. In comparison, petty trader B factors-in all the costs of LRD2,420, which includes fish, transport, food and accommodation as well as interest repayments and firewood costs. As a result of the increased costs, petty trader B's starting balance actually decreases by LRD20 (US\$0.30) from her opening balance of LRD2,000 to LRD1,980. The scenario in example B was typical for the majority of all the case study group members. Most members reported a lack of profits as well as repeated restarting of business. Carrying market goods for other members and/or own-farm produce were the most commonly used methods to restart business.

Results also suggest the Grand Kru groups, through the micro-credit intervention, were overcrowded within limited local markets with low purchasing power. As shown previously in Section 5.2.3, group members operated individual businesses, thus creating intense competition, not only amongst themselves, but also with other non-group members as explained by a case study member at Wropluken as shown below.

“...sometimes the market is full of fish...it's not just the 12 of us selling here, other people also do...then we have to reduce the price. Otherwise you will lose fish from rotting”

6.3.1.2 *Tailoring Market-Based Initiative in Montserrado County*

Table 6.7 shows gross income of the Virtuous Women Multipurpose Cooperative group earned over a period of 3 months in 2009 as an example.

Table 6.7: Virtuous Women Multipurpose Cooperative Gross Income (US\$) (n=106)

Cost ID.	Unit cost	No. of Units	Total Quarterly Costs
Manager	400	1	1,200
Accountant	300	1	900
Supervisor	350	1	1,050
Master Tailor	300	3	1,800
Driver /maintenance	150	1	450
Category A (LRD5,000)	71	5	1,078
Category B (LRD3,500)	50	5	750
Category C (LRD3,000)	43	5	642
Total Labour Costs			7,870
Rental costs	1000	1	3000
Electricity	396	3	1188
Uniform Material	5.71	3000	17,130
<i>Total Costs</i>			37,058
<i>Total Revenue /sales (US\$)</i>	<i>12.14</i>	<i>3000</i>	<i>36,429</i>
<i>Profit/Loss</i>			<i>(629)</i>

Source: Analysis of survey data

The group had generated revenues totaling US\$36,429 which was kept as a group resource. However, if production costs were fully deducted, the group would have recorded a loss of US\$629.00. Moreover, these costs were mostly recurrent thus there was little potential to make savings through specialisation. This income was generated from a contract with the Monrovia Consolidated School System in 2009. Due to the intense competition within the tailoring market in Monrovia, boosted also by the numerous international community projects, since then no substantial new contracts had been won. This meant that over the

remaining nine months, the group remained idle without new incomes. This period also coincided with the gap in funding by Oxfam GB (see Table 6.5), thus the two groups had neither funding nor essential technical support to access markets.

In addition to local competition, there was also intense competition with the cheaper imported second-hand clothing market. Thus, the group's garments were more expensive. Locally, particularly young people, considered local produced clothes unfashionable as explained by the Virtuous Women Multipurpose Cooperative group's master tailor as follow:

“...our main competitor is the used clothes market, many people prefer to buy them than buy clothes made here...they are fashionable...they come from America and Europe...they are unique as well, and they are also cheap..”

6.3.1.3 *Agricultural Production-Based Initiatives*

Agricultural-based case study groups were challenged by unstable productivity due to lack of production factors, most importantly labour and inputs due to the effects of conflict on households as shown in Section 5.1.2.

For example, the Konia Vulnerable women group in Lofa County achieved good yields in 2007/08 season of 4,500kg of groundnuts and 3,000kg of cowpeas, equivalent to US\$3,857 total group income and US\$193 per group member (see Table 6.8). However, in 2008/09 the group's yield reduced by 27 percent as a result of poor yield due to a lack of inputs, especially fertilizer, to use on the re-used land from the previous season. This reduction resulted in individual gross incomes fall from US\$193 in 2007/2008 to US\$156 in 2008/2009, equivalent to average income of US\$349 per person over a period of the two years.

Table 6.8: Konia Vulnerable Women Group Gross Income (2007-2009)

Crop	Season	2007 / 2008		2008 / 2009	
		Kg	US\$	Kg	US\$
Groundnut yield /income LRD40/kg		4,500	2,571	5,450	3,114
Cowpea yield LRD30/kg		3,000	1,286	0	0
	<i>Total annual income US\$</i>		<i>3,857</i>		<i>3,114</i>
	<i>Total Income per person (US\$)</i>		<i>193</i>		<i>156</i>
	<i>Cumulative Income over 2 Seasons</i>				<i>6,971</i>
	<i>Cumulative Income/person over 2 seasons</i>				<i>349</i>

Source: Konia Vulnerable Group Records

This group also provided insights into the important factors which supported high incomes. Firstly, there was homogeneity within group members in their ages important for labour, all were under 40 years old, gender (all women) and marital status (none was married) (see Box 5.7), and the group was relatively small. Their choice of crops was also important, growing groundnuts and cowpeas which were more valuable and less labour intensive in comparison to rice, for example. Due to the latter, the number of days was also lower, only one day per week in comparison to Zorzor group (Lofa County) which worked on group activity twice per week over 6 months and Gbalin Multipurpose Cooperative group (Montserrado County) working 4 days per week across the year (see Table 6.4 above).also shows the gross incomes of Zorzor Vulnerable Women group, Lofa County, based on agricultural production enterprise.

Table 6.9: Zorzor Vulnerable Women Group Income (2007-2009) (n=15)

	Yield (kg)	LRD	US\$
Cropping Season: 2007/2008			
Total Rice Yield	800		
Hulled at LRD30/kg	45	1,350	19
Non Hulled @LRD50/kg	530	26,500	379
Loaned seed rice for 2008/09	225	0	0
<i>Total Income 2007/08</i>		27,850	398
<i>Total Income per person</i>			27
Cropping Season: 2008/2009			
Rice / Vegetables /fish	0	0	0
Brought Forward Stock	225	11,250	161
Repayment on loan (+50% interest)	112.5	5,625	80
<i>Total Income 2008/2009</i>		16,875	241
<i>Total Income per person</i>			16

Source: Analysis of Survey Data

This group was most affected by a lack of labour due to its composition which included many older women as well as the change in focus of business as discussed previously in Section 5.1.2. The only successful production was within the 2007/08 season when the group harvested 800kg of seed rice. The following season, 2008/2009, the only income of US\$241 was obtained from 338kg (225kg + 113kg interest repayment) earned from loaned seed rice from the previous season, including interest repayments. Thus, total group gross income over the two years was US\$639, equivalent to US\$43 total income per member, US\$27 in the first year and only US\$16 the following year.

Similarly, the Gbalin Women Multipurpose Cooperative case study group's agricultural productivity was constrained by a lack of irrigation system and inputs, as well as a lack of technical agricultural and marketing knowledge in combination with poor group governance (discussed in Section 6.2.2). Table 6.10 shows the total group income of US\$3,875 over a period of three years.

Table 6.10: Gbalin Women Multipurpose Cooperative Group Gross Income (2007-2010)

		2007/08	2008/09	2009/10
Production	kg	US\$	US\$	US\$
Rice income at US\$0.34/kg	7,500	2,550	-	-
Groundnut income at US\$0.86/kg	900	771	-	-
Pepper income US\$1.43/kg	290	414	-	-
Mixed Vegetable total income			-	140
	<i>Annual Revenue</i>	3,735	0	140
	<i>Annual Income per person (US\$)</i>	133	0	5

Source: Analysis of Survey Data

Over 96 percent of this income (US\$3,735) was achieved within 2007/08 season, equivalent to US\$133 per person. However, because of difficulties encountered in accessing rice markets within an urban environment (see Box 6.1), rice production was ceased. In the following two cropping seasons, yields were negligible due to poor production and marketing techniques as well as lack of irrigation system during dry seasons.

Box 6.1: Failure to Access Markets

When we were given this farm by Oxfam in 2007, we grew a lot of rice. When we harvested it we could not find market for it. People in town only want clean rice. Oxfam said they had no money in the budget to buy us a rice mill. The Government gave us a thresher. We kept the rice here until AEDE and Oxfam bought it to start another project in the southeast. After that we decided not to grow anymore rice because there is no market for it here.

Source: Gbalin Women Multipurpose Cooperative Group

6.3.1.4 Agro-processing and Agricultural Marketing Business Initiatives

Table 6.11 shows the Barwein Community rice mill's gross income over ten months. A total of US\$492 was raised by the group. A total of 95kg of rice was set-aside for operational costs every month (fuel, 5 gallons, wages 20kg hulled rice, and for repairs). This operational cost was equivalent to 44 percent of the total revenue (US\$217) and only 56 percent

(US\$275) was left for community development projects. As at June 2010, repair costs had amounted to US\$55.

Table 6.11: Barwein Community Income Over 10 Months (US\$)

	Kg/ month	US\$
September 2009	143	40.86
October	312	89.14
November	0	0
December	300	85.71
January, 2010	300	85.71
February	263	75.14
March	150	42.86
April	114	32.57
May	0	0
June	140	40.00
<i>Total Intake/Gross income (US\$0.29/kg)</i>	<i>1,722</i>	<i>492</i>
<i>Total Operational costs(95kg/month)</i>		<i>217 (44%)</i>
<i>Net Income</i>		<i>275 (56%)</i>

Source: Barwein Community Records

Table 6.12 shows that Larmouth Community rice mill achieved US\$1,666 over a period of 21 months. However, compared to Barwein Community's operational costs of 44 percent, Larmouth community's operational costs were higher at 64 percent, mainly due to higher labour costs of 80kg hulled rice per month for the two millers, equivalent to 73% of operational costs.

Table 6.12: Larmouth Community Income Over 21 Months (US\$)

	Hulled Rice (Kg)	Operational costs (US\$)	Community development (US\$)
Total kg rice	2,915		
<i>Total Income (price = US\$0.57/kg)</i>			<i>1,662</i>
Operational costs: labour	1,360	775	
:Fuel/Repairs	500	285	
<i>Total operations costs</i>	<i>1,860</i>	<i>1,060</i>	
<i>Total Net Income</i>			<i>601</i>
	<i>%</i>	<i>64</i>	<i>36</i>

Source: Larmouth Case study Group Records

Both community market-based initiatives were constrained by the frequent break-down of rice mills and the slow repair time due to a lack of locally available service providers. Both Barwein and Larmouth's rice mills had been out of use for at least 2 months (1/5) out of 10 months and 3 months (1/7) out of 21 months since their installation respectively. In addition, both case study groups were also directly affected by the low yields of rice production within their respective communities. As discussed in Section 5.1.2, all the Lofa groups were food insecure for at least three months per year, from July to November. Thus, rice mills were idle during and the periods leading to the lean seasons, thereby affecting case study groups' incomes. Due to lack of cash within local communities, payment for milling services was in hulled rice, at 20 percent of total quantity milled. Each of the management committee was responsible for selling the rice to raise cash for fuel and repairs. Due to the closed nature of markets, there were differences in local rice prices. The price of rice per kilogram in Barwein Community was 49 percent cheaper (US\$0.29/kg) in comparison to Larmouth community (US\$0.57/kg).

Table 6.13 shows gross and net incomes of Konia Grain Bank. Initially, Concern Worldwide provided the group with 7,500kg of rice and 875 litres of palm oil, worth US\$4,500 in 2008. Their sales resulted in a profit of US\$1,221.

Table 6.13: Konia Grain Bank Income (US\$)

	Quantity Purchased	Total Cost	Gross Revenue
Business Activity 2007/2008			
Rice kg	7,500	3,750	4,821
Oil (gallons)	35	750	900
<i>Total Cost/ Revenue</i>		4,500	5,721
<i>Net Profit</i>			1,221
<i>Total Net income per person</i>			41
Business Activity 2008/2009			
Rice (kg)	3,750	1,875	2,411
Oil (gallons)	14	300	360
<i>Total Costs/ Revenue</i>		2,175	2,771
<i>Net Profit</i>			596
<i>Total Net income per person</i>			20

Source: Analysis of Survey Data

However, during the following season, the group procured only about half the quantity of commodities (3,750kg rice, 14 gallons oil) from the previous year. Thus, net profit per each of the 30 members fell by half from US\$41 in 2007/008 season to US\$20 the following season. The Konia Grain Bank was mainly affected by inadequacies in managing relatively large-scale market-based initiatives. Observations and discussion with the Concern Worldwide staff indicated this reduction was neither a result of a lack of availability of commodities nor lack of demand within the local community. The group had intentions to diversify to selling other household goods such as soap, sugar, cigarettes, salt etc. based on the advice of the male group secretary. However, this was a risky enterprise for the group which lacked transport. All goods were sourced from Monrovia, an 8-hour journey away.

Table 6.14 shows incomes across all case study groups averaged across respective number of seasons. A comparison of the approaches of the three INGO funding against gross incomes earned by individual participants is also shown in Figure 6.3. The daily incomes were all below the minimum poverty line set by the Government of Liberia of US\$1/day as well as the national minimum wage of US\$2.36 per day for unskilled labour. Spread across

the year, incomes ranged from between US\$0.06 cents per day (Gbalin Women Multipurpose Cooperative group) to US\$0.61 cents per day (Grand Kru County petty trading groups). While in theory petty trading activities showed high daily income of US\$0.61 cents, conditions were not always favourable, thus instead of making profits, initial invested micro-credit were, in actual fact, hemorrhaged as shown previously in Table 6.6.

These results have shown that the INGOs' objectives were not achieved. While INGOs did not specify the expected incomes to be achieved by individual groups, they however expected an increment in income equivalent to secure livelihoods. The Oxfam GB (2007) proposal states that:

[W]ithin 2 years, at least 135 women (out of 150 women from both Virtuous and Gbalin Women Multipurpose Cooperative) will have secure employment with at least 20 percent increase in their annual income.

Concern Worldwide Logical framework showed similar indicators including *[I]mproved and sustainable access to markets*". In the case of Welthungerhilfe, the project proposal did not contain a specific indicator to the micro-credit component. In fact the manager explained that the idea was an addendum which he had as shown below.

"I took up the idea from a proposal that was put to CARE by a friend of mine... We just changed this approach a bit by providing a basic sum, as a revolving fund. Money is given out has to be paid back with interests..."

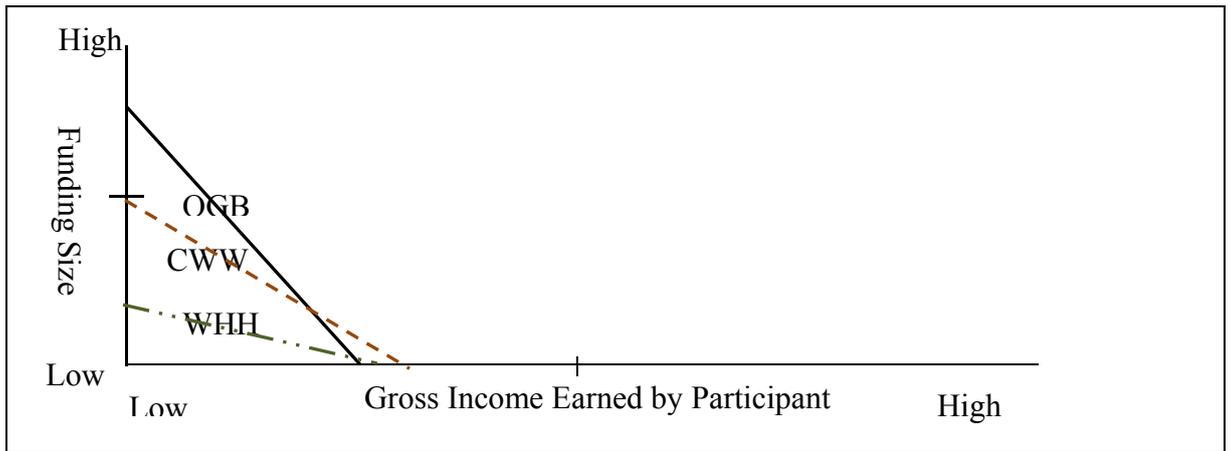
As such, apart from general outcome of poverty reduction, groups have no clear financial targets on which to benchmark their outcomes.

Table 6.14: Average Gross Income by Group (US\$)

Case study group	Average Gross revenue over 2 seasons /group	Ave. days worked /year	Ave. revenue/ day /group	No. of Members/ group	Ave income /member/ day	Ave. income/ member/ season	Averaged daily income/ member/ year
Zorzor Vulnerable Women Group	336	56	6	15	0.40	22.4	0.06
Konia Vulnerable Women Group	3,486	28	124.48	20	6.22	174	0.48
Gbalin Multipurpose Cooperative	1,292	168	7.69	28	0.27	45.36	0.12
Konia Grain Bank	4,246	200	21.23	30	0.71	142	0.39
Virtuous Women Cooperative	18,215	200	91.07	106	0.86	172	0.47
Welthungerhilfe example A	223	365	0.61	1	0.61	223	0.61
Barwein Community Group	492	180	2.73	1	2.73	492	1.35
Larmouth Community Group	833	180	4.63	1	4.63	833	2.28

Source: Analysis of Survey Data

Figure 6.3: Comparison of Funding Approaches and Resulting Gross Income Earned



Source: Author

Key: CWW - Concern Worldwide WHH - Welthungerhilfe OGB - Oxfam GB

6.3.2 Empowerment through Participation within Market-based Initiatives

This Section briefly discusses empowerment of case study groups. This analysis uses the Harvard Analytical Tool (Overholt *et al.*, 1984) and analytical frameworks used by Mayoux (2003) (see Section 2.3.3). The aim is to understand whether participants had (i) increased their ability to take-up livelihood opportunities, (ii) controlled the incomes they earned and (iii) increased participation within the wider community.

6.3.2.1 Ability to Take-Up Market Opportunities

As shown in Section 6.1, the poor affected by conflict were constrained from taking-up arising economic opportunities through direct and indirect exclusionary factors. In addition, economic opportunities relevant for the poor were overcrowded (see Section 6.3.1.1) and scarce. In rural areas, income generating activities were centred on agricultural production with limited diversifying opportunities. Processing was mainly at the primary level, such as drying fish and rice milling or palm oil expressing using obsolete technologies.

Agriculture was labour intensive and required additional inputs such as fertilisers and pesticides. In addition, as shown in Section 5.1.2, women, particularly older female-headed households also lacked labour, in addition to assets to generate income as a direct result of the war. Thus, agricultural production-based economic opportunities were unsuitable to

women without adequate capital assets. Other opportunities, which included weaving, fishing, palm oil expression, hunting, tapping palm wine, and in some communities of Grand Kru, artisanal gold mining were, in their nature, mostly limited to men. In urban areas, income generating opportunities were mostly limited to petty commerce, selling imported household goods, agricultural produce, as well as tailoring and small-scale catering. However, similar to rural areas, the low barrier-income generating activities were extremely competitive.

As shown in Section 6.2.1, there was limited local partnerships capacity. The resulting effect of the lack of local private sector partnership linkages and under-resourced government institutions was limited connection of case study groups to the wider markets. In the periods when there were gaps in funding, case study groups' productivities fell, as they tried but failed to work in isolation. When in-house staff was used by INGOs, results suggest that post-conflict, staff was challenged with transitioning from an emergency aid delivery system used in the aftermath of conflict to development. Staff were used to 'providing' rather than 'nurturing' people to be able to undertake development activities in order to learn and survive post direct interventions. For example, both the Virtuous and Gbalin Women Multipurpose Cooperative groups complained about the lack of consultative processes by Oxfam GB's local partner AEDE. The Gbalin Women Multipurpose Cooperative explained that:

"We feel that AEDE does not care about the results on the farm... They teach us nothing... We know about agriculture but they don't ask us anything... their staff come here and tell us to plant in the wrong season! They only want to please Oxfam so that they don't lose our contract...we have land but we only use very small piece....because we don't get support"

Plate 6.2 shows a small section of cabbage field, leaving much of the farm underutilized.

Plate 6.2: Cabbage Production at Gbalin Women Farm



Source: Photographed by author (2011)

As discussed earlier in Section 6.2.2, case study groups' marketing skills were limited, including by the post-conflict environment in which they operated. For example, most agricultural-based groups were product rather than market-oriented. The Gbalin Women Multipurpose Cooperative group, despite good access to prime land located close to Red Light Market (22km), one of Monrovia's central markets, the group failed to exploit this opportunity over the three seasons since its establishment. Instead of producing high value and high demand produce such as vegetables, fruits and/or livestock, they had mainly grown rice, a commodity which faced strong competition from imports as well as some rural producers. Locally produced rice was also considered inferior to imported rice in urban areas. In addition, imported rice consumer prices were heavily subsidised by the government of Liberia resulting in low prices paid to local producers (see Section 4.4).

Positively however, based on these findings, one could speculate that the overall marketing skills, knowledge and social capital gained by case study groups from their participation in

market-based initiatives, as discussed in Section 6.2.2, may improve uptake of new and future opportunities. The main potential constraint in the future could be the lack of start-up capital. As shown in Section 5.2.5, participants were averse to borrowing, thus highlighting the need for household and individual income improvements as explained below by a participant at the Zorzor case study focus group.

“We have been trained to do grow crops like vegetables and pineapples and how to sell. I will use the skills yes...if I have the money to buy things to sell or to buy ... to control pests. You can’t harvest without using...if I earn from this project I want to start my own business...”

6.3.2.2 Limited New Entrants into Existing Enterprise Groups

In theory, a pro-poor market-based approach seeks to empower the poor by increasing the impact of initiatives through scale of outreach achieved through job creation in addition to sustainability and growth. Apart from the incomes gained by group members, (see Section 6.3.1), market-based initiatives created negligible income earning opportunities for non-members. Table 6.15 shows that all case study groups combined created 28 (7%) new supporting positions and 59 (15%) positions through new entrants.

Table 6.15: Total Additional Employment Created by Group Initiatives

INGO	Groups	New entrants	Support positions
Oxfam GB	Virtuous Women Cooperative	40	9
	Gbalin Women Cooperative	14	6
Concern Worldwide	Barwein Community	N/A	2
	Larmouth Community	N/A	2
	Konia Grain Bank	0	1
	Zorzor Vulnerable women	0	7
Welthungerhilfe	Joquikpo Bajiyeni	0	1
	Joquieken	5	0

<i>Total Additional opportunities</i>	59	28
<i>% of total group membership</i>	15	7

Source: Analysis of field data

The most notable employment was created within the Oxfam GB groups (see Section 6.3.1.2) through its “on-the-job” training to the tailoring group and farm labourers to the Virtuous and Gbalin Women Multipurpose Cooperative groups. As shown previously in Table 6.7, the main costs to the Virtuous Women Cooperative group were for these key staff as well as the trainees who were given an allowance of US\$20 per month. The group management committee members also received US\$5 sitting fee for attending meetings.

Both the Barwein and Larmouth case study groups also employed a total of three men to operate the rice mills. All operators were paid in-kind with rice, 15kg at Barwein and 40kg each at Larmouth, per month. Only three other case study groups, Barwein, Konia Grain Bank and Joquikpo Bajiyeni, recruited additional members for secretarial duties. The secretary for Barwein was also paid in rice, 5kg per month. The secretary for Konia Grain Bank, a local teacher, gained membership into the case study group as a form of payment. The secretary for Joquikpo Bajiyeni, the local chief, who was also married to one of the group members, did not receive payment from the group.

While all INGOs had intended the groups’ memberships to expand through new entrants, governance rules instituted by individual groups restricted their function. For example, the micro-credit scheme of Welthungerhilfe in Grand Kru was meant to increase numbers through increments made from interest payments. However, Table 6.16 shows that total interest payment (US\$1,374) was lower by nearly 50 percent (US\$1,375), therefore impacting on new recruitment plans.

Table 6.16: Interest Paid and Actual Accrued by Grand Kru Groups (US\$)

	No. of month 3.7%	No. of month 5.4%	No. of month 10.8%	Interest rate by group	Total interest paid	Interest accrued /group	Total Under- paid
Joquikpo Maoyennbo	7	0	0	3.7	103	104	-1
Joquikpo Bajiyeni	6	0	0	3.7	77	89	-12
Fedoukle Powollote	6	0	0	3.7	103	89	14
Fedoukle Maoyennbo	6	0	0	3.7	103	89	14
Dayorkpo	2	5	0	5.4	43	219	-176
Wesseh	2	0	0	3.7	26	30	-4
Sloyan	2	0	0	3.7	26	30	-4
Kledia	8	0	0	5.4	47	118	-71
Noroquia	2	8	0	5.4	94	332	-232
Wropluken	10	0	0	5.4	154	148	6
Getubaken	11	0	0	5.4	103	163	-60
Chewriken	4	7	0	11.9	57	324	-267
Dweaken	5	4	6	2.0	226	679	-453
Joquieaken	10	5	0	6.8	212	337	-125
<i>Total number of months</i>	81	29	6				
<i>Total interest due (US\$)</i>	1,199	1,096	454			2,749	
<i>Total interest paid</i>					1,374		
<i>Total underpayment</i>							1,375

Source: Analysis of Survey Data

Results suggest that the lack of an overall overseer, policing the interest repayment regime was one of the main factors for poor interest collection. Although Welthungerhilfe had stipulated the payment of interest and repayment of capital when individuals were exiting the group for sustainability, groups had autonomy to operate independently of Welthungerhilfe. The earlier established groups, notably Joquieken, Dweaken, Noroquia, Chewriken and Dayorkpo tended to set lower interest charges as well as achieving lower payment rates suggesting possible collusion among group members.

In addition to limited employment opportunities, joining fees deterred other people from joining existing groups. For example, the two Oxfam GB case study groups followed the governing guidelines of the Cooperative Development Agency and therefore were required to increase shareholder members. However, membership to groups involved an upfront entry of LRD100 as well as the purchasing of two shares worth LRD300 and LRD250 each for Virtuous and Gbalin Women Multipurpose Cooperative groups respectively. Such charges were prohibitive to most households during the post-conflict phase lacking income. Supporting evidence of such difficulties was shown by the high numbers of group members, 48 and 17 for Virtuous and Gbalin Women Multipurpose Cooperative groups respectively, who had only made partial share purchases as shown in the statement made below by the CDA staff.

“...we allow people to pay half of the share ...entry fee... and then pay the rest later. We found that most people could not afford it. So far there are 48 members who are yet to complete this purchase in Virtuous Women and 17 at Gbalin Women groups”

New entrants only gained membership to the two groups because of the stipulations made by Oxfam GB. However, both groups had little incentive to increase their numbers as this would reduce their individual incomes and/or share of resources. For example, in a separate focus group, the original members of the Gbalin Women Multipurpose Cooperative group indicated that they did not want to include new members because the project resources (land, warehouse and farm tools) were given specifically to them. This was captured as below:

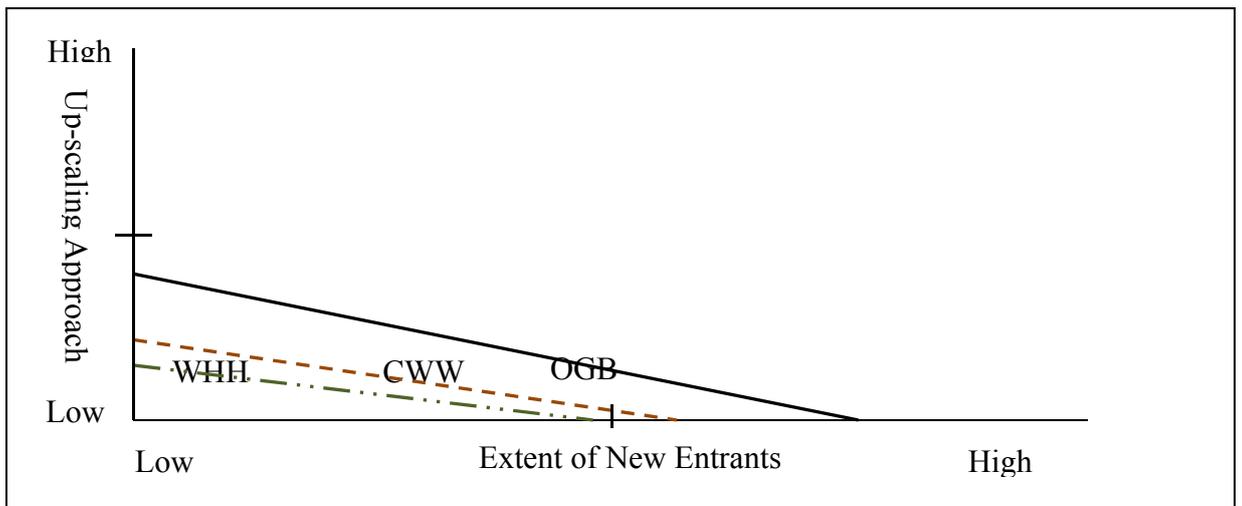
“We don't have much now so why should we have more people? Oxfam bought this farm for us...we asked them for help. Now they say we have to include some people from the local community so that they can also benefit”

Similar sentiments were also shown within the Virtuous Women Multipurpose Cooperative group as follows:

“...40 new members have joined the groups so far. They are part of Oxfam's training plans. The project proposal says that we have to train 80 people to the level of graduate seamstress...but we don't really want to increase our membership numbers because we will have less money”

Figure 6.4 shows the extent that INGO approaches impacted on potential to increase new entrants to original groups based on growth. Both Concern Worldwide and Welthungerhilfe had not build-in the processes for ensuring scaling-up. While Oxfam GB had actively added this component, the two groups had circumvented them to some extent. The reasons, while they include lack of incentives for sharing incomes and resources, may also indicate a desire to prosper while the INGO support lasted.

Figure 6.4: Potential to Increasing Group Membership



Source: Author

Key: CWW - Concern Worldwide WHH - Welthungerhilfe OGB - Oxfam GB

6.3.2.3 Control over Resources

Women's equal access to and control over economic resources is critical to achieve equality and empowerment as well as sustainable economic growth and development. The control of income from market-based initiatives was found to be mixed. Firstly, when men were recruited to supplement a labour or technical gap within women groups, they tended to have more power than the other group members. For example, the rice mill operators at both Barwein and Larmouth case study groups were paid, while the rest of the management committees, all women, were not paid. The operators commanded a large proportion of the groups' income 47 percent (US\$775) leaving only 53 percent (US\$886) for the community development fund and other operational costs combined.

In some mixed groups, male members were dominating in decision making processes. Within the Konia Grain Bank, the secretary exerted more power in decision-making of group business focus. The community-based rice mills were intended to benefit the whole communities through reduction of female labour as well as funding community projects from the milling fees as explained by the livelihoods manager of Concern Worldwide.

“Firstly, the agro-processing initiatives are intended to cut down on labour ...for women...therefore save them time for other activities. Secondly, the income generated from milling is intended for community development projects....prioritised by the women....If the community prioritisation processes to identify community development projects are done in a participatory manner, everyone should benefit within society”

However, prioritizing of community development projects was led by men, particularly in Larmouth Community to the extent that women were participating less and less in meeting to do with the rice mill management as explained below.

“We do not attend meetings because we don’t feel valued. Men assume that women don’t know anything about operating a rice mill so they just take over. That’s why there is only one woman on the committee and 4 men”

In addition, community joint ownership of the rice mills was problematic. Communities disagreed over location of community development projects such as schools.

The control of incomes in households, while not the primary focus of this study, showed that participants, including married women, controlled their incomes. The income was spent mainly on household expenditure, mostly food. Typically, however, case study members pointed to the little amount of money they earned from case study group activities (discussed previously in Section 6.3.1) as the main reason why men did not seek to control these incomes. A much more serious issue was the lack of incomes from market-based initiatives in relation to the amount of time spent on the activities (see Table 6.14). For example, members of the Gbalin Women Multipurpose Cooperative group, live on the farm part of the time, staying overnight for 3 days a week to cut down on the cost of transport. However, such prolonged absences from the home and the limited incomes gained, was creating marital problems for some members. One of the participants, whose role it was to

provide marriage counselling, explained that married women within the group were, in her view, experiencing more home-based violence than before the project:

“More and more I am called to the homes of women in this group...to talk about marriage problems. Their husbands complain that they (the wives) are spending too much time on the farm but they don’t bring much home, one woman is in hospital now...the husband beat her badly”

In some groups however, in addition to incomes gained for participation, incomes from market-based initiatives had created an important source of micro-credit within groups and communities. For example, in Konia Grain Bank, instead of distributing the income, each member had received micro-credit of US\$17 which is repayable at the equivalent of 40kg of rice during harvest. One of the group members explained that

“I used my loan amount to take contractor labour to assist in harvesting my rice farm...I used \$7 for the labour cost and I used some to pay my son’s school fee. This money was very important because there is no one to lend us. We have no husbands to help us”

Although not extensively practiced by groups, the Grand Kru groups also had potential to use accumulated interest to add new members to the micro-credit systems or increase the microcredit capital base for the current members. In Larmouth Community, microcredit from the rice was prioritized as a community development project.

6.3.2.4 *Participation in Local Socio-Political Matters*

Both the group and community-based approaches used by INGOs faced cohesion constraints. Firstly, the mismatch between business initiative and capacities (discussed earlier in Section 6.1.2) led to the mainly women groups being changed to include male members, which changed group dynamics. For example, decision making processes within the Zorzor Vulnerable Women group were dominated by the male members providing the majority of the labour-force. Initially, this group produced upland rice. However, with the male members included, the group’s market-based initiative was changed to fish farming as

shown in the statement below. In addition, a decision was made to pay workers for group activities, thus most of the income were captured by male members contributing the most labour.

“When we started, we grew upland rice and vegetables in the swamps...when men joined our group they complained that the work was too much, so they said we should keep fish because it is easier....now we have two fish ponds... We spent the last 6 months feeding the fish but they did not grow, KDRO gave us country fish instead of tilapia...we did not make any money this year”

Case study groups which recruited male members into their groups, such as the rice mill operators and group secretaries (see Section 6.3.2.3) developed rules that favoured male members. As shown in Table 6.17, there were challenges related to composition of the management committees. Considering that the rice mills were intended to support women, men were the dominant group in the Larmouth management committee. In addition, the supporting group members, recruited to operate the rice mills, were all male in both groups.

Table 6.17: Community-Based Initiatives

	Total Management Committee			Total Support members		
	Female	Male	Total	Female	Male	Total
Barwein Community	6	0	6	0	2	2
Larmouth Community	1	4	5	0	2	2

Source: Analysis of field data

The lack of group cohesion was also a direct result of fear of “free-riding” by other group members. For example the Gbalin WMC group had changed from working as a group to individual working, each member allocated an acre of land on which independent decisions about crop choice and work schedule were made. The statement below by the chairwoman shows these issues.

“We have decided that each person should work on their own because we can produce more. When we work together, some people are lazy but they get the same....also each person can sell their own crops...when they want”

The need for self-autonomy in income use was also another factor for non-cohesion within groups. For example, with the Welthungerhilfe micro-credit model, the initial US\$400 was availed at the group level but all groups had disbanded in favour of sole trading. This was despite the very small amounts of money loaned per individual (US\$30) and the potential benefits of bulk buying. Group members argued that even with the potential to reduce transaction costs, particularly with transport and bulk purchasing, they preferred the autonomy that individual working provided as shown in Box 6.2.

Box 6.2: Reasons Driving Individual Selling within Grand Kru Groups

“I like to work alone because I know what I will get”
“everybody wants to see their own profit”
“sometimes others are not ready to go”
“others are not serious”
“others eat too much”
“you want to understand your own profit”
“to keep track of your own business”

Source: Welthungerhilfe case study groups analysis

The suggestion for autonomy in income use was supported by findings within the Virtuous Women Multipurpose Cooperative group. This group did not share out the income which it had earned. While the chairperson valued the saved income (approximately *LRD2.5 million*), most of the workers were not in agreement that the money should be saved while they were struggling to live as shown below.

“...we make sacrifices and not getting paid...we have been coming to work without pay but we have money in the account. We have no food at home, we have to walk because we have no money for taxi...we don't agree but the management think that we should not use the money...we have no choice...”

This result indicates the importance of homogeneity within groups including wealth ranking. The Virtuous Women Multipurpose Cooperative group co-chairwoman was clearly not as vulnerable as the other members (discussed in Section 6.1.1 in relation to social networks and recruitment). Thus, her income needs were not as acute as her co-group members.

Similar power imbalances, due to group heterogeneity, were shown within the Konia Grain Bank in Lofa County. Some of the group members, for example members of the community development team within the local government institution and the secretary, exerted more power than others, even changing the focus of the business from fulfilling an existing hunger gap, to a general dealer shop, selling household goods.

Groups were also challenged by the need to co-own and management of resources, notably the community-based rice mills of Barwein and Larmouth Communities in Lofa County. Rice mills were co-owned between villages, three villages within the Barwein community, and eight within the Larmouth community. In both communities, the village where the rice mill was installed seemed to have more control than the other villages to the extent that some villages had stopped participating. In addition, while the income raised from rice milling services was intended for Community Development projects, project prioritization differed by village, thus causing discontent among the villages. Disagreements also arose as to which village should benefit from projects, for example, a multipurpose building in the case of Barwein Community.

The Gbalin WMC group also combined two distinct communities, the non-returnee group and the local community group from whom the land was purchased. There were clear hostilities between the two sub-groups. While the non-returnee group had free open access to the farmhouse, the local community only had access to the lands. Working schedules were also divided, with the non-returnee group working on separate days to the local community. Hostilities between the two communities were clearly shown in Section 6.3.2.2 in relation to the blocking of new entrants.

Further analysis also suggests that the lack of previous historical knowledge of working collectively as groups also impacted on group working ethic. Box 5.4 indicated that prior to the conflict a small number of the participants were involved in cooperatives. However, the collective actions only involved group marketing or bulk purchasing. Thus, case study members were inexperienced in the production-based cooperative systems promoted by all three INGOs. In addition, many case study members did not have experience in general cooperatives because they were still young prior to the outbreak of conflict.

Positively, by participating within case study groups, most members had gained technical skills and marketing knowledge (discussed previously in Section 6.2.2.). Case study groups, through working together, had contributed to rebuilding the social fabric within communities. The networking made to businesses, INGOs and to local implementing partners and government staff also adds towards social capital of groups members. The group approach adopted by all INGOs was also intended to rebuild the social fabric destructed during the conflict (see Section 6.2.3). Thus, it can be argued that this capacity building can have important factors to participation in the future in addition to creating employment.

In addition, all three INGOs mainstreamed cross-cutting issues including gender, HIV/AIDS and peacebuilding, thus raising awareness and potential to participate in political decisions. For example, some high profiled members of the Virtuous Women Multipurpose Cooperative group were involvement in various awareness campaigns. The Konia Vulnerable Women group, through their market-based initiative, had won first prize, worth of 200kg groundnut seed in 2009 for their participation in the County Agricultural show hosted annually by the Ministry of Agriculture. The Gbalin Women Multipurpose Cooperative group also had strong links with the Ministry of Agriculture. The group had received delegations from the same ministry a number of times and had received donations of two rice threshers from the ministry. Thus, it can be argued that participation in market-based approaches had improved advocacy for women issues, including fighting against gender-based violence and smallholder agriculture development.

Lastly, results showed that participation within market-based initiatives had improved some participants' social standing within local communities, particularly within case study groups holding sizeable and valuable assets such as land in urban areas. Groups achieving favourable financial outcomes, such as the Konia Vulnerable Women composed of all unmarried women (see Box 5.7) were also gaining self-esteem as explained by the chairwoman below.

“...people admire how well we look...I was not this fat when I first arrived from Maimu Camp, we are able to send our children to good schools...we eat well...we help each other to build houses with zinc roofs. We have built five

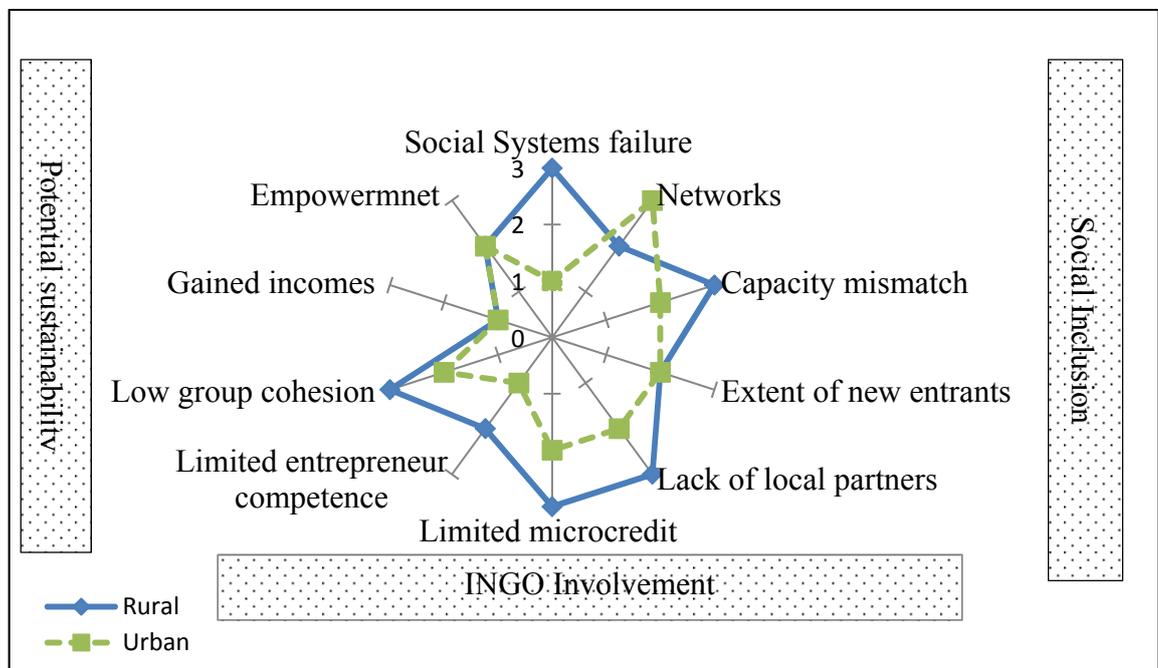
so far. At Christmas we share money to buy food and new clothes for our children. Before, people looked down on us because we had no husbands and no money...8 of us are single parents and 5 are widows”

However, while some case study members held positions of authority within their respective communities such as chairpersons, church leader or community development committee, attributing position of authority to group membership was difficult. As this was outside the remit of this study, it was not attempted.

6.4 Chapter Conclusions

This section provides a summary of outcomes of market-based enterprises of rural and urban groups. The data in Figure 6.5 was derived from ranked factors that impacted on the performances of the market-based approach of both rural and urban groups.

Figure 6.5: Severity of Entitlement Losses Impact on Market-Based Approach



Source: Author

Chapter 5 has shown the extent of entitlement losses due to the conflict. Taking these losses into account, this chapter has shown the detrimental knock-on effects these losses have on a pro-poor market-based approach. In “normal” environments, a market-based approach is supposed to function through partnerships among the private and public sector as well as with organisations building capacities of the poor to create enabling market environments in which the poor can also engage.

Results have clearly shown both direct and indirect challenges arising from a corrupted society for the poor to gain access to donor-led market-based approaches. Thus, social networks which enable access to such livelihoods rebuilding activities are largely dependent on the extent of destruction of conflict on social capital as well as the processes in which these losses occurred. Lacking both a strong selection criteria and participatory processes can create indirect exclusionary factors to relevant target groups from participating.

Thus, local partnerships are important in providing an understanding of the local context in which the conflict was fought to minimise exclusionary risks. However, this chapter has shown that depending on the destructive nature of conflict as well as lingering security issues, local partners congregate within urban and easily accessible areas. Therefore, this gap impacts on the implementation approaches available to those promoting a pro-poor market-based approach. This chapter showed that INGOs were extensively involved in the marketing activities of the pro-poor groups they sought to help due to these missing services.

In so doing, they compromise the sustainability of market-based initiatives which lack linkages to the wider markets, such as market linkages and financial institutions. This chapter has shown that when market-based groups were not supported adequately, due to lack of funds, the groups’ performances fell drastically. Overall, the incomes achieved through a market-based approach in the three counties of post-conflict Liberia have also been minimal and negative when all costs are taken into consideration. Averaged over the period of operation, the incomes have fallen short even of the US\$1 a day which the Government of Liberia pegs as the minimum poverty line.

Positively, non-income indicators hold potential for empowering members of the pro-poor market-based approaches. These have included social standing and peacebuilding, awareness raising and skills and experience gained. These empowerment attributes have potential to be useful in the future, both for taking up business opportunities as well as for maintaining peace.

Chapter 7 : General Discussions and Conclusions

7.0 Introduction

The overall aim of this study was to improve the current and limited understanding of whether a donor-led pro-poor market-based approach works immediately after armed-conflict. The specific objectives were fourfold and were provided in Section 1.3. These objectives follow the hypothesis guiding this thesis that destructions to local entitlement structures and systems at the grassroots level influence the pace of micro-economic recovery after an armed-conflict. The first objective was to determine the processes and the extent to which the poor's entitlements which were important for a market-based approach were lost during conflict. The second objective sought to understand how the changes in entitlement systems impede the poor's access to economic recovery options supported by the donor community during the post-conflict phase. The third objective intended to build an understanding of how the effects of armed-conflict on market systems impacts upon the implementation options adopted by international development practitioners. The last objective explored the extent to which a pro-poor market-based approach shows potential for sustainable incomes and growth enterprises as well as empowerment benefits accruing to vulnerable groups, particularly women. Section 7.1 synthesises the empirical findings of the research questions and contextualises these findings in relation to reviewed literature in Chapter 2 and the Liberian context provided in Chapter 4. Sections 7.2 through to 7.5 then discuss the theoretical and policy implications, limitations of this study and potential areas for future research.

7.1 Synthesis of Empirical Findings

Objective (a): Losses and Processes of Entitlement Failure Resulting from Armed-Conflict

Chapter 5 explored how armed-conflict affected entitlements of the poor in three counties of Liberia. Section 5.1 showed that the conflict disengaged rural groups, both Grand Kru and Lofa, from their access to direct entitlements. This resulted in the extensive loss of

subsistence livelihoods, normally obtained through undertaking agricultural activities. Firstly, the combination of local level insecurities and the shifting agricultural system widely practiced in Liberia prior to the conflict (Toe and Rogers, 1989) added to overall adversities. During the conflict, smallholder farmers' movements were restricted and thus were unable to gain access to additional fertile lands located further away from their homesteads. This effect of armed-conflict on agricultural productivity supports findings by Stewart and FitzGerald (2001a) and FAO (2000) which suggest that the extent of disruption to direct entitlements depends largely on the agrarian system followed prior to an armed-conflict.

Secondly, rural groups were extensively displaced, a phenomenon experienced throughout the country (see Blattman, 2010, UNDP 2008, GOL, 2008). Concurring with results by Alix-Garcia *et al.* (2012), Justino (2009) and Collinson (2003), displaced groups lost direct entitlements due to land losses and land shortages as a result of high population densities within receiving areas.

Thirdly, a clear link was shown between shortage of male labour and agricultural productivity amongst returnee groups. The Liberian agrarian system required intensive physical labour to clear upland farms as well as to drain swamps, activities mostly undertaken by men. In addition, concurring with studies by Hynes (2003), Rehn and Johnson-Sirleaf (2002) and Tefft (2005), a high proportion of women in both Lofa and Grand Kru Counties emerged from the conflict as war widows and as single parent women. Although INGOs targeted the most vulnerable within communities, 41 percent of group members were war widows and 16 percent were single parent women in Lofa County. In Grand Kru County, 37 percent were war widows and 33 percent single parent women. A study by Kondylis (2007) also showed a lack of productivity amongst rural Rwandan returnees as due to a lack of agricultural production factors, including labour.

Section 5.2 showed that the speed at which the Liberian conflict flared-up resulted in instant market failure particularly in rural Lofa, where the incursion first occurred (Boas, 2008). In Lofa county people were unable to liquidate accumulated assets such as livestock. Such wealth, including farm implements and household properties were therefore abandoned during displacement. The phenomenon of instant market-failure and loss of assets has also

been found by Verpoorten (2005) in a study based on the Rwandan genocide. In addition, both Lofa and Grand Kru Counties were plagued by extensive looting, perhaps confirming suggestions of positive correlations between proximity to neighbouring country-borders (see Plate 4.1 for bordering countries to Liberia) and severity of looting by Buhaug and Gleditsch (2008), Fearnely and Chiwandamira (2006), Devereux (2001), Miall *et al.* (2000), Buhaug *et al.* (n.d.).

Other market entitlements were also lost during the conflict, including rural wages, both formal and informal as a result of the collapse of the agricultural sector. Employment in concessionaires such as in rubber plantations were lost (Burger, 2011, Tefft, 2005). Results also showed a loss in informal agricultural wage-labour within local communities. In addition, rural livelihoods were affected by urban employment losses in the form of remittance losses. While some researchers have generalised employment losses resulting from armed-conflict (Ciarli *et al.*, 2010, Brown *et al.*, 2007, Cramer and Goodhand, 2002), this study, by drawing comparisons between rural and urban groups, has identified direct effects of urban income losses to rural households through such urban-to-rural remittance linkages. Equally, low rural agricultural productivity affected urban food markets, both as a market supplier as well as food gifts from relatives. Combined with captured import facilities, severe food shortages were experienced in Liberia, urban areas in particular (MacDougal, 2009, Atkinson, 1997).

The prolonged duration of conflict, displacement and human deaths resulted in the loss of business calibre, networks and market linkages. Section 5.3 showed that the presence of warring factions at the local community level increases disruptions to education attendance. Many studies have shown that education plays an important role in enterprise development in general (Davidsson and Benson, 2003, Anderson and Miller, 2003, Baron and Markman, 2000, Renzulli *et al.*, 2000, Servon and Bates, 1998). This is particularly through bridging networks (Mathie and Cunningham, 2002) and access to resources including market information and microenterprise start-up funds as found by Liedholm and Mead (1995) in a study of five African countries and the Dominican Republic.

In Liberia, the degradation of the wellbeing of whole communities affected the functioning of informal social capital based on reciprocity systems. For the poor who use self-selection savings and loans groups (Ssewamala and Sherraden, 2004, Schreiner, 2000, 1999, Marr, 1999) to gain access to microcredit, conflict disrupts such groups which are based on trust and social policing through peer pressure (Justino, 2009). Moser (1998) found similar results on a study on Colombia conflict and has argued that a breakdown in social capital impacts on social policing systems which are based on trust such as informal loans systems.

Another phenomenon of armed-conflicts is the reallocation of resources particularly land (Pantuliano and Elhawary, 2009, Le Billon, 2005). This aspect of conflict has also been reported in Liberia (Reeve and Speare, 2010, Unruh, 2009, Boas, 2008, NRC, 2010, 2011). However, apart from asset losses through extra-legal activities, this study did not find similar results of land reallocation within the rural counties. Similar to suggestions by Petesch (2011) and Blattman (2010), this study found resilience of some social capital systems at the local level, albeit in a weakened environment from the war. While the factors supporting this resilience could be multifaceted, three main reasons were identified. Firstly, the displacement of, and returning of communities *en-masse* facilitated reclaiming of original lands and limited occupation. Secondly, there was limited need for squatting, particularly in these rural and remote areas. Thirdly, similar to suggestions by Goodhand (2004), Stewart and FitzGerald (2001a) and Verstegen (2001), the absence of lucrative economic activity linked to land in the post-conflict period reduced the risk of land reallocation. Within urban groups, reallocation was limited to looting, perhaps a result of local and short-term displacement. In addition, most group members were young during the conflict and did not own valuable assets such as houses.

Objective (b): Entitlement Changes and Impact on Access to Post-Conflict Support Options

The processes in which the conflict is fought impacts on choice of approach adopted for reconstruction. Section 6.1.1 showed that the success of approaches suitable for normal development to target vulnerable groups into donor supported initiatives were inadequate in the post-conflict environment of Liberia, particularly where communities were divided during the conflict. In both rural counties of Lofa and Grand Kru where the war was fought

within the communities, traditional leadership structures normally anticipated to enhance targeted selection (FAO, 2008) were prone to bias in the post-conflict phase. Similar to findings by Pouligny (2005) and Carbonnier (2002), this study confirms that effects of armed-conflict vary extensively by location and highlights the importance of understanding local processes in which the war was fought when using community-led selection approaches. Grudges and reprisals emanating from the war were shown to be carried over into the post-conflict phase, resulting in direct exclusion from the donor-led business initiatives. Women whose children and/or husbands were actively involved in the fighting were particularly most at risk of exclusion. Such exclusionary concerns have been raised in Hynes (2003) and Rehn and Sirleaf-Johnson (2002).

While community leadership structures were used in rural areas, in urban areas social capital was found to play an important role in accessing donor-led support. Displacement and deaths during conflict resulted in the depletion of old social capital networks and the formation of new ones. These new network systems relied strongly on individual linkages and risked exclusion of vulnerable people with limited social connections to power-holding people, such as non-returnee groups. As reported in Ciarli (2010), Justino (2009) and Deininger *et al.* (2004), the lack of both “bonding” and “bridging” social capital (see Mathie and Cunningham, 2003) put non-returnee groups at a disadvantage within their resettlement communities.

Section 6.1.2 highlighted indirect exclusionary factors arising from the urgent needs of post-conflict environments. Hurried practices by INGOs resulted in non-participation and/or high drop-out of members, thus concurring with finding by Shefarew *et al.* (2006), Esteban and Ray (2001) and Stringfellow *et al.* (1997) which suggest a member-driven business agenda as one of the most important factors for its success. The elderly, disabled and women with high workloads, such as caring for the sick, were mostly excluded. Research by Mayoux (2005), Maes and Foose (2006) and OECD (n.d.) has also shown that group-based activities add to women’s workloads and therefore increases self-exclusion by the most vulnerable with time constraints. Research by Collier and Hoeffler (2006), Ghobarah *et al.* (2003), Hynes (2003), WHO (2004), Hamilton and Chinchilla (1996) including in Liberia by

USAID (2003) found that disabilities and communicable diseases increases during and post-conflict, and are an extra burden on post-conflict households.

While this research has argued that capacity to participate in market-based initiatives was limited by non-consultative methods by INGOs due to increased urgency to show supportive results, it was however not possible under the remit of this study to determine whether earlier and improved involvement would have decreased such exclusionary factors. Rural areas generally lacked alternative pro-poor enterprise opportunities from agricultural production-based activities. These findings are similar to those of Salomons (2002) which note that rural business opportunities in post-conflict phases are mostly limited to natural resources, mainly agriculture. Section 6.3 showed that other indirect factors such as high joining fees and active blocking of new entrants by original members also acted as deterrence to entry.

Objective (c): Post-Conflict Market Environments and Implementation Options

The implementation approaches adopted by INGOs were influenced by effects of conflict on both the immediate and the wider business environment of Liberia. In general, a market-based approach is based on the premise of ability to work in partnerships (Jochnick, 2012, Gibson and Bear, 2000). In the post-conflict environment of Liberia, a partnership approach was also promoted by the post-conflict government and the donor agencies as a means to rebuild local capacity as well as revive the private sector (see Brehm, 2004, Ashman, 2001, Unwin, 2005). However, Section 6.2.1 has clearly shown that a market-based approach in post-conflict Liberia was challenged by three main factors. Firstly availability of capacity within local private sector partners was limited, particularly within rural and remote areas. The public sector also lacked resources, both human capacity and financial. The business climate in Liberia, as shown in Section 4.4.2, was also disintegrated and dominated by micro-level businesses with a dense concentration in Monrovia and the surrounding peri-urban areas with better infrastructural facilities. The lack of medium and large-scale businesses has been cited in other post-conflict research, notably UNDP (2008), Bagwitz *et al.* (2008), USAID (2008, n.d.), Nourse *et al.* (n.d.) and SEEPNET (2007) as well as in

Liberia by Bruins (2013) as constraining a market-based approach and growth microenterprises in post-conflict environments.

Secondly, Section 6.2.2 showed that the effects of conflict on education resulted in a lack of human capacity which impacted on both entrepreneur competence as well as INGO staff capacity to implement the enterprises. Although studies by Brown *et al.* (2007), Kusago (2005) and Pouligny (2003) have highlighted a surge in local human capacity demand as an inevitable result of conflict, in post-conflict Liberia this situation was exacerbated by the effects of conflict as shown in Section 5.3.2. These findings concur with Del Castillo (2012) and UNDP (2008) who also directly link the lack of human capacity in Liberia to conflict effects on education attainment as well as intellectual capital losses through deaths and permanent displacement. Similarly, Heninger *et al.* (2006) and GOL (2008) have also added the discriminatory education policies of previous governments prior to the civil war to factors adding to a lack of human capital in post-conflict Liberia.

Thirdly, the prolonged conflict also resulted in the loss of entrepreneurial skills. An average 67 percent of all members (239) had no entrepreneur experience prior to joining microenterprise case study groups. In addition, the gap in business experience was pronounced within the younger members in comparison to older group members. This finding supports that by the Government of Liberia (2008) and Sirleaf-Johnson (2007) that younger people in Liberia have combative skills but lack the knowledge and skills for peacetime post-conflict reconstruction. Prior to the war, business experience was gained almost entirely from informal settings, similar to suggestions by Grosh and Somolekae (1996) as well as, specific to Liberia, findings by Massaquoi (2007) and Olujoku (2006). Collier and Duponchel (2012) found similar results following the Sierra Leonean civil war. They argue that entrepreneurial skills are lost through ‘forgetting by not doing’ in prolonged conflicts. This thesis found similar results that the prolonged conflict resulted in a generation without skills through the absence of opportunities for direct learning through doing which results in retention of task specific knowledge and routine. This thesis argues that the reduced atrophy of skills due to conflict plays an important role in the extent to which pro-poor post-conflict microenterprises are successful. Thus, while some of the contributing factors to poor performance of case study groups could be due to general underdevelopment,

there is an argument that conflict exacerbates these factors. This argument is supported by Carbonnier (2000), Gestle and Nourse (n.d.) and Nourse *et al.* (n.d.). However, this study did not seek to explore this topic in-depth.

Fourthly, the three INGOs had intended to support mechanisms for peacebuilding by linking the poor affected by conflict to market-based incentives. However, group cohesion was challenged beyond gender relational issues (see Kabeer, 2012, Kantor, 2001 and Mayoux, 2000) to include effects of conflict on social capital (see Section 5.3.1). Contentions mainly arose from a lack of previous experience in collective action activities (as shown in Section 5.2.2). Although there were many cooperative groups in Liberia prior to the war, the majority of rural cooperatives had been based on crop-bulking for market access as well as savings and loans schemes (Aeschliman and Wesseh, 2007). Therefore participants, particularly younger members, who had grown up during the conflict, lacked experience of production-based cooperation (Sarkisian, n.d., Borgen, 2001). Shefarew *et al.* (2006), Esteban and Ray (2001) and Stringfellow *et al.* (1997) argue that previous experience in collective action, in addition to group size and capacity, is an important factor to group cohesion and ultimately, to its success.

Section 6.2.3 showed that INGOs were compelled to provide microenterprise start-up funds to case study groups. The general argument for such an approach included the lack of investment by the poor, both during conflict and in its aftermath. The Central Bank of Liberia (2009) also argues that the missing microfinance institution in most rural parts of post-conflict Liberia, the low borrowing-literacy among the poor and that the lack of loan capital by microcredit lenders are additional reasons. This study however contradicts some of these arguments. Firstly, the poor, lacking assets, did not seek to borrow money for starting businesses but for emergency household consumption. For this use, they relied on informal lending systems, mainly local savings and loans schemes (38%) and in-kind, exchanging goods and services (41%), as shown in Section 5.2.5. Thus, this result shows similar arguments posed by Marr (1999) of exclusion of the poor from conventional finance as well as the need for provision of funds for consumption in addition to investment capital. Secondly, this study argues that it is not the lack of microcredit availability which led to non-borrowing by the poor, but fear of defaulting on their loans. These arguments mirror

findings that, in Monrovia, microcredit institutions had failed to loan-out large amounts of capital targeted for the poor in the slum areas of Monrovia. These results are similar to those found by Marr (1999) and by Ciarli *et al.* (2010) in Afghanistan indicating that fear of risk of defaulting is higher when people are poor and are unsure of their security. Similarly, results by Roy (2004) in West Africa showed that the poor rarely engaged in repeated borrowing for business expansion. These result are also similar to suggestions by Ivar *et al.* (2011) in Tanzania, Edgcomb (2007), Orr and Orr (2002) in Malawi and Haynes *et al.* (2000) that microenterprises of the poor plateau at the subsistence level. These findings have direct implications for the market-based approach strategy targeted to the most vulnerable groups.

Objective (d): Post-Conflict Pro-poor Market-Based Approach and Sustainability

Section 6.3.1 showed that, although important, financial outcomes of the market-based initiatives were extremely low across all groups (see Table 6.14) and loss-making if business costs were deducted. (As was the norm within the groups in this study, incomes discussed here were based on gross revenues, made possible by non-repayable grants provided by INGOs). Although the most common sector supporting rural microenterprise, incomes from agricultural production-based microenterprises were lowest, ranging from as little as US\$0.27 cents per person per day and US\$0.40 cents per person per day averaged across business period. Agricultural incomes were impacted by a number of factors, including, poor quality of labour output linked to increased time spent on group activity, lack of resources to access yield-enhancing inputs, technical knowhow and a lack of group cohesion.

While the average daily revenue could be as high as US\$0.61 cents, petty trading activities in Grand Kru were the most unstable microenterprise choice. Firstly, the small amounts of credit for microenterprise start-up forced participants to engage in low value, low barrier activities which were also less profitable. This finding is similar to a suggestion made in Blattman and Annan (2011) which advocates for moderate sum of enterprise start-up funds where it is used. Secondly, local markets were small, closed-in and with low purchasing power and thus relying heavily on barter trade. The supporting of microenterprise start-up for at least twelve individual group members within a community added to the already

overcrowded markets. Research by Specker (2008), Santos (2003) and Salomons (2002) has shown that microenterprise activity increases in the aftermath of conflict due to an excess supply of labour as a result of high unemployment. Tarway-Twalla (2008) found similar results in post-conflict Liberia. Studies by Haggblade *et al.* (2012), Dorward *et al.* (2003) and Poulton *et al.* (2003) have argued for the importance of functioning markets for business development. Thirdly, poor transport systems to supplier markets increased transaction costs. This result concurs with Collier and Gunning (1995) which found that armed-conflicts result in increases in the cost of doing business.

Agricultural crop marketing-only and tailoring groups showed average daily incomes of almost double that of agricultural production-based groups of US\$0.71 and US\$0.86 cents respectively. The main factor for this increase was the relatively large scale of investment by the respective INGOs (see Table 6.5). Results have shown that a large start-up fund enabled the increase in business scale. However, there was a direct trade-off between larger scale and business management skills. An increased scale of investments exerted additional challenges on inexperienced groups as well as on the capacity of INGOs and partners to mentor and nurture groups.

The agro-processing microenterprises based on a community based-approach showed potential for community-wide benefits (see Mathie and Cunningham, 2003). Each group raised an average US\$500 per annum in rice milling proceeds. These proceeds were earmarked for local community development. In addition, rice mills reduced arduous labour demands on women and created local employment in operating rice mills. However, opportunities were mostly captured by men because women were averse to technology operations (see Davies *et al.*, 2008 in a study on technology uptake in Nigeria). In addition, the co-ownership of resources between different villages grouped together as single communities was challenging, particularly in sharing management duties as well as in consensus prioritising of development projects and their locations.

Participation and Empowerment

While income generation was a key objective for supporting market-based approaches, empowerment of women was also an important secondary social objective. Clearly, the incomes gained by beneficiaries were too low to provide sustainable livelihoods and wellbeing. In addition, employment creation in the short-term was also limited across all groups. Section 6.3.2.2 showed that although INGOs had intended for memberships to increase across all groups as a result of business expansion and growth, such increases were rare, and mainly driven by INGOs themselves. Joining fees and active blocking of new memberships were some of the exclusion tactics used by groups. Original group members tended to ‘fence-off’ their project resources in order to maximise benefits ‘while the project lasts’. These practices support much of what has been written about the lack of sustainability of donor-funded projects (Moyo, 2009, Demirgüç-Kunt *et al.*, 2007 cited in Bateman, 2011, Ostrom *et al.*, 2001). Such a lack of sustainability has also been reported by the EC (2008) following 10 years of its support to post-conflict Liberia. Thus, these findings support the argument by Marr (2001), Haynes (2000), Tucker *et al.* (n.d.) and Ivar *et al.* (2011) that business start-up finance may not be the only barrier to participation by the poor.

Although a study of the Great Lakes region in Africa has shown that advances by women in the economic sphere following conflict does not automatically result in prominent participation in political roles (Sow, 2012), results in Section 6.3.2 suggest that social empowerment gains to vulnerable women can be realised over the longer term concurring with findings by Gestle and Nourse (n.d.) and Grosh and Somolekae (1996). By participating in market-based initiatives, participants gained enterprise skills and experience, technical knowledge as well as building important networks to INGOs, government institutions and market players. In addition, through the processes of group and communal working, participants incrementally gain experience of group cohesion and thus contributing to peacebuilding (Carballo and Solby, 2001, Petesch, 2011). Most importantly, participants’ social standings improved, particularly within groups holding sizeable assets, thus boosting self-esteem. Overall however, attributing empowerment outcomes to a specific project in the aftermath of a conflict where multitudes of overlapping reconstruction activities take place is

an extremely difficult task (Brown *et al.*, 2007, Kusago, 2005) and was therefore not attempted in this study due to resources and time constraints.

7.2 Theoretical Implications

This empirical research has implications for theory underpinning a pro-poor market-based approach implemented in the aftermath of conflict. Consistently, concerns about the contribution to poverty reduction and sustainability of microenterprises of the poor have been raised (Zandaniapour *et al.*, 2004, MacSweeney, 2008, Miehlbradt and McVay, 2006, Nourse *et al.*, n.d., Taburn, 2008). This research has contributed to building this knowledge gap in six ways.

Firstly, by reviewing current global literature, this study has clearly concluded that in general, knowledge of the mechanisms underlying success of pro-poor enterprises at the micro-level have yet to be satisfactorily understood. This knowledge is even less known within post-conflict settings. The lack of common measuring tools and frameworks has limited the reduction of this gap. Currently, best practice comes from stand-alone project results and from a multitude of approaches, making it extremely challenging to draw meaningful comparisons and conclusions. In post-conflict settings, context-specific factors have added to this limitation in knowledge. This study has highlighted factors to consider when using a donor-led pro-poor market-based approach in post-conflict environments. In particular similar to results of Cahn (2006), the targeted poor are motivated to participate and/or to remain within the business group not because of sufficiency of incomes earned for the level of work expended, but mostly by the hope of future support to the group. Thus, results suggest that empowerment indicators should be strongly used to measure success of market-based approaches, in addition to income indicators.

Secondly, this study has contributed to knowledge of the underlying mechanisms which support market-based approaches by studying a pro-poor microenterprises strategy immediately after conflict. This study explored case studies after six years following the cessation of the Liberian conflict. Results showed that within this short-term timeframe,

both the immediate and the wider market climate do not sufficiently provide an environment where sustainable incomes are possible from a market-based approach targeted for the poor, thus confirming the hypothesis of this thesis. In the first instance, the pillars for the market-based approach are largely missing. Therefore microenterprises heavily depended on the INGOs whose roles in the market should otherwise only be a leveraging one. This is mainly because the targeted poor lack an asset-base which would enable some degree of independence from the INGO resources and support. For example, groups based on agricultural production lacked financial assets to adopt yield-enhancing inputs and technologies to enable them to diversify from primary agriculture and apply market-orientation productivities (see similar effects by Servon and Bates, 1998). The public sector resources were also stretched due to the multitude of demands during the reconstruction phase. The private sector is also still limited and informal thus limiting potential to link vulnerable groups to established enterprises as suppliers or employees. In creating partnerships with INGOs, these weak micro-level enterprises are unsuitable, unable to manage high value contracts required by INGOs.

Thirdly, a comparative approach used in this study allowed the analysis of enabling and crippling factors within the three counties. The findings in this study suggest that pro-poor market-based initiatives of post-conflict's success are deeply entrenched within the entitlement functionings as proposed by Ahmed and Gasmann (2010). The extent of destruction to the target groups' local entitlements systems and the effects of conflict to the building blocks within the wider market matter the most. Thus, results suggest that an understanding of variations of the effects of conflict within a local context is important during the rebuilding phase. These results also indicate that a post-conflict market-based strategy should take into account the extent of entitlements functioning post-conflict. The approach showed that the Liberian conflict had far reaching negative effects on rural areas than urban areas, particularly due to displacement and loss of direct entitlements by rural groups. Up to six year after the conflict, these effects were still palpable. Blattman and Miguel (2010) have also noted that the legacies of armed-conflict on the economy can still be visible.

Fourthly, results showed that post-conflict, rural opportunities for market-based enterprise development rely heavily on agriculture (see Blattman and Annan, 2011, De Vries and Specker, 2009, Kondylis, 2007, Salomons, 2002, Carbonnier, 2002 for similar results elsewhere). However, in post-conflict Liberia, such opportunities were constrained in two ways. Firstly, the government, to cover the deficit in local production, particularly rice, subsidised its import to pacify urban consumers. However, such a policy negatively affected local producer prices. Secondly, within Liberia, agriculture was labour intensive, particularly dependent on availability of male labour than other factors such as access to land. As the INGOs mostly targeted vulnerable households, mainly widows and single parent women, agricultural-based opportunities were unsuitable for most women-only groups. Thus, women were forced to engage in low-return petty trading activities which were also over crowded due to their low entry barriers (see Davis and Bezemer, 2003). Markets were also constrained by gaps in information between suppliers and buyers and poor transport networks resulting in increased transaction costs as well as prolonged periods of absence from home, thus impacting on family well-being. This result supports that of Blattman and Annan (2011) which notes that proximity to markets is one of the most important supporting factors to post-conflict enterprises in Liberia.

Fifthly, this study has attempted to build an understanding of the positive outcomes of the approaches used by INGOs. Results suggest that although a pro-poor market-based approach in a post-conflict environment has limited prospects for income generation, it has inbuilt within its processes potential to empower vulnerable groups. Within the post-conflict environment of Liberia, peacebuilding was found to be a core activity to rebuild social fabric by INGOs. The group-based approach contributed to such social rebuilding through improving self-esteem and social standing within local communities at the individual level, and through group cohesiveness contributing to peacebuilding within communities (Kantor, 2001, Mayoux, 2002). In addition, although largely outside the remit of this study, results suggest that in the long -term, a market-based approach can empower the poor to be able to take up future business opportunities as the country continues to recover from the effects of war.

Lastly, the coalesced framework used in this research has enabled the combination of conflict-specific vulnerability and pro-poor approaches to be explored and their effects on the outcomes of market-based approaches studied. However, in hindsight, making markets work for the poor (Tschumi and Hagan, 2008, Ferrand *et al.*, 2004), in combination to the Entitlement Approach, may have provided a more direct route to data collection and analysis of results. Nevertheless, the conceptual framework developed in this study, clearly contributed to the systematic analysis of effects of conflict linked to a market-based approach as a post-conflict recovery strategy. The entitlement approach allowed the identification of the causes of the conflict as well as the processes through which entitlements were lost during conflict as to cause vulnerabilities in the post-conflict period. However, because the entitlement approach alone was not adequate to analyse the post-conflict economic rebuilding phase, the REED framework was useful in this regard, providing important aspects to the market-based approach through some of its ten “cornerstones”. In particular the market-based approach used by INGOs provided the micro-level analyses needed in this research. Clearly, this coalesced framework has contributed to teasing out some of the underlying mechanisms that influence success of a pro-poor market-based approach in the aftermath of conflict.

7.3 Policy Implications

The empirical findings of this research have pointed to six specific policy implications to advance the pro-poor donor-led market-based approach of a post-conflict environment. Firstly, results have highlighted development and practice issues. There is a need to distinguish post-conflict market-based approaches from that of normal development. Results showed that a post-conflict pro-poor market-based approach would require a long-term approach, supporting and nurturing the vulnerable groups to rebuild their capacities to a moderate level of entrepreneur competence much more than provision of excessive high amounts of funding, particularly in view of depleted skills due to prolonged conflict (Bruck *et al.* (2012). This suggests long-term funding horizons by donor agencies. Currently, the winning of funding seems akin to a lottery draw, leaving no contingency budget for when there are gaps in funding which leaves market-based initiatives vulnerable to failure. Thus,

the first development policy calls for donor flexibility in their funding systems to enable capacity building and learning from replications of interventions. Such a learning system requires robust impact evaluation and learning mechanisms (Jochnick, 2012, World Bank, 2005) as well as well-established channels of their uptake.

The second development policy arises from the results relating to the lack of local partners found in post-conflict Liberia which pushed INGOs into providing most services thereby negatively impacting market-based initiatives' sustainability. Suggestions are made for development practitioners to make concerted efforts to build the local private sector so that it is capacitated to fill in the gap that is currently plugged through donor resources in order to promote a sustainable market-based approach. The government should also support a policy that promotes the formalisation of SMMEs and their networks in order to create a pool of service providers to which pro-poor business should be linked (Davidsson and Benson, 2003).

Thirdly, gaining access to pro-poor donor-led market-based activities was constrained by effects of conflict on social capital. Participatory processes of INGOs had to be robust to withstand biasness. However, the increased demands and cost in time to undertake participatory processes pushed for short-cutting the process. Thus, there is a need to balance the urgent nature of post-conflict with outreach objectives. This balance has been called for by a number of academic including Vries and Specker (2009), Gerstle and Nourse (n.d.), Shah and Baporikar (2012), Mansuri and Rao (2003) and Woolcock and Narayan (1999).

Fourthly, there is also a need to advance education to promote a pro-poor market-based approach in post-conflict environments through entrepreneurial skills development. While various research has argued that there is little significance between years of formal education and entrepreneurship (Davidsson and Benson, 2003, Anderson and Miller, 2003, Baron and Markman, 2000, Renzulli *et al.*, 2000), results have suggested that education supports the extent of business visioning and increases aptitudes to training. While formal education may not play an important role where the decision to enter into business is based on a personal level drive (Stokes, 2002, Gebreyesus, 2009), vulnerability was the main criteria used by INGOs. Similar results by Davis and Bezemer (2003) and Roy (2004) have

shown that vulnerable people engage in entrepreneurial activities because they lack alternative options, not always because they are entrepreneurial driven. The same has been argued by Bozzoli *et al.* (2013:120) that in industrialised countries, self-employed people could be perceived as having special entrepreneurial skills, and that if offered a wage high enough they would take it. They argue that in contrast this tendency is not always true in developing countries where the choice can mostly be between unemployment and self-employment.

Fifthly, considering that the majority of market-based initiatives in rural areas involving the poor were based on agriculture (Specker, 2008, Salomons, 2002), the government and the international community should develop a coherent agricultural development policy for post-conflict situations which promotes productivity through favourable food import policies and access to agricultural services. In addition, the poor's main constraints such as market access should also be addressed in tandem (Blattman and Annan, 2011, AfDB, 2008, Poulton and Dorward, 2003). Such a policy would have implications on rural roads rehabilitation as well as agricultural extension, technology, innovations and market information systems as well as land rights.

Lastly, policy should also stimulate micro-credit availability, including in rural areas and also targeted to women, in order to both improve business start-ups and to graduate pro-poor market-based enterprises from opportunistic-petty trading within the low barrier and crowded sector into lucrative markets. In addition to improved access to loan capital awareness, infrastructure and capacity, the policy should also address women's constraints to reduce their perceived and real risks to borrowing through rebuilding their wealth base and improved asset accumulation through sustainable means (see Servon and Bates, 1998).

7.4 Limitations of This Study

Due to time and resource constraints as well as security, this study was limited in geographical scope to only three of the 15 counties of post-conflict Liberia. Thus, there are sample limitations as well as geographic specificity in this study. While seeking to explore financial outcomes deriving from a donor-led and pro-poor market-based approach in a post-

conflict environment, the calculations of benefits did not include the overall costs incurred by the supporting INGOs. Therefore the data collected neither permitted the assessment of cost efficiency linked to impact of the approach from the INGOs' perspectives, nor sought to calculate the cost of foregone alternative opportunities and/or the impact of previous investments within the same groups.

This study did not also seek to go further to understand whether a market-based approach is an adequate tool to distribute wealth among post-conflict community members, mainly income. It merely assessed the economic gains accrued to the case study groups. The aim of the study was not also to suggest alternative approaches to a market-based approach. Rather, this research offers an initial basis on which to discuss conditions under which a market-based approach, targeted to the poor through donor-led approaches, can result in favourable outcomes in a post-conflict setting.

Although the qualitative inquiry methods used in this study limits its generalizability (Eisenhardt, 1989), these findings should be similar to other future research works of post-conflict environments. The contexts of people affected by prolonged armed-conflicts, both urban and rural-based, will most likely be similar to the way entitlements were lost within the three diverse counties studied in Liberia. In addition to following empirical research methods, thus ensuring internal and external validity, the findings in this research have also been supported by other empirical findings.

7.5 Recommendations for Further Research

Overall, results suggest that a pro-poor market-based approach implemented in post-conflict environments is challenged by many conflict-related factors. Therefore it has not been possible under this study to formulate a conclusive answer that either accepts or rejects whether a pro-poor market-based approach results in optimal business outcomes for the poor engaged in it. As such, further research is needed which takes into account the existing contexts of the target group and the wider economic environment including the private sector services and the existing market opportunities to facilitate the principles of a market-based approach. Future research should provide detailed analysis of factors not assessed in

this thesis including infrastructure and institutions. Despite the time constraints of following participatory processes, project design should strive to be participatory, consulting with the target groups and other key stakeholders so that businesses supported are not exclusionary, isolated and do not risk sustainability post direct interventions of donor resources. Through longitudinal studies, future research can explore whether the targeting of the poor to operate businesses is an optimal option to empower the poor in markets. Such research requires close collaborations between different disciplines including economists, gender specialists and researchers in the subject area of armed-conflicts. In addition future research in other countries will also bring to light the context specificity of the Liberian case thus improve learning.

The conceptual framework developed in this thesis also offers a basis upon which to further develop a more holistic analytical framework to assess how conflict impacts on the performance of a pro-poor market-based approach. Such an assessment requires robust monitoring and evaluations of replications in different contexts to expand the pool of approaches and tools used. These should also be linked to action research in order to carry forward promising approaches. Only through engaging the poor in enabling markets can a market-based approach provide a viable strategy for rebuilding economic livelihoods in the aftermath of destructive armed-conflicts

References

Addison, T. (2005). Post-Conflict Recovery: Does the Global Economy Work for Peace. Discussion Paper No. 2005/05. United Nations University, World Institute for Development Economics Research, Helsinki

Addison, T. (2003). Africa's Recovery from Conflict: Making Peace Work for the Poor. United Nations University, World Institute for Development Economics Research, Helsinki

Addison, T. (2002). Conflict and Financial Reconstruction. Finance and Development Briefing Papers. United Nations University, World Institute for Development Economics Research, Helsinki

Aeschliman, C. and Wesseh, A. J. (2007). IV: Liberia's Rural Finance and Agricultural Marketing Subsector. In: GOL, (ed.), (2007). Comprehensive Assessment of the Agricultural Sector. Ministry of Agriculture. Volume 2.2. Sub-Sector Reports

AfDB, (n.d.). Liberia - Completion Point Document Under. The Enhanced HIPC Initiative. African Development Bank

AfDB, (2008). Conflict Resolution, Peace and Reconstruction in Africa. African Development Report (2008-2009). Oxford University Press

AfDB/OECD, (2008). Liberia. African Economic Outlook. OECD, Paris

Africa News, (2013). The Liberian Diaspora and 'July 26' Posted on Saturday 20 July 2013 - 17:52. Accessed 20/08/2013 on: [Http://Www.Africanews.Com/Site/List_Message/57740](http://www.africanews.com/site/list_message/57740)

Agodzo, S.K. and Farnga, P. (2007). I. Land and Water Management Component. In: GOL, (ed.), (2007). Comprehensive Assessment of the Agricultural Sector. Ministry of Agriculture. Volume 2.2. Sub-Sector Reports

- Akresh, R. and De Walque, D (2008). Armed-conflict and Schooling: Evidence from the 1994 Rwandan Genocide. Working Paper 47, HICN, Brighton
- Alade, J.A., Sharma, D.K. and Sharma, H.P. (2003). The Role of Microenterprise Finance in Economic Development. Journal of Academy of Business and Economics. Vol.1 Issue 1.
- Alderman, H., Hoddinott, J. and Kinsey, B. (2004). Long Term Consequences of Early Childhood Malnutrition. HiCN Working Paper No. 09. University of Sussex, UK.
- Alexander, L., Gunduz, C. and Sabedi, D.B. (2009). What Role for Business in “Post-Conflict” Economic Recovery: Perspectives from Nepal. International Alert
- Alix-Garcia, J., Bartlett, A. and Saah, D. (2012). The Landscape of Conflict: IDPs, Aid, and Land Use Change in Darfur. University of Wisconsin, Madison
- Alkire, S., Roche, M.J., Santos, M.E. and Seth, S. (2011). Liberia Country Briefing. Oxford Poverty and Human Development Initiative (OPHI) Multidimensional Poverty Index Country Briefing Series. Accessed October 2012 at: [Www.Ophi.Org.Uk/Policy/Multidimensional-Poverty-Index/Mpi-Country-Briefings/](http://www.Ophi.Org.Uk/Policy/Multidimensional-Poverty-Index/Mpi-Country-Briefings/)
- Anderson, A.R. and Miller, C.J. (2003). “Class Matters”: Human and Social Capital in the Entrepreneurial Process. Journal of Socio-Economics Vol. 32, 17–36, Elsevier
- Anderson-Hudson, L. and Ozanne, J.L. (1988). Alternative Ways of Seeking Knowledge in Consumer Research. The Journal of Consumer Research. Vol.14, No. 4
- Annan, K. (n.d.). The Causes of Conflict and the Promotion of Durable Peace and Sustainable Development in Africa. In: Adibe, J. (2004). African Renaissance. Vol 1. No.3
- Apitz H.J. (n.d.). “Winning the Peace”, Directions for Socio-Economic Recovery in Post-Conflict Countries. Accessed At [Http://Winningthepeace.Net](http://Winningthepeace.Net) on 20/11/09

- Ashman, D. (2001). Strengthening North-South Partnerships for Sustainable Development. *Nonprofit and Voluntary Sector Quarterly*, Vol. 30, no. 1, Sage Publications, Inc.
- Atkinson, P. (1997). *The War Economy of Liberia: A Political Analysis*. Relief and Rehabilitation Network (RNN) Paper. ODI, London
- Ayyagari M., Beck, T and Demirgüç-Kunt, A. (2005). *Small and Medium Enterprises Across the Globe*. World Bank, Washington DC
- Azam, J.P., Collier, P., Hoeffler, A. (2001). *International Policies on Civil Conflict: An Economic Perspective*. Oxford University, Oxford
- Azam-Ali, S. H. and Judge, E. C. (2004). *Small-Scale Cashew Nut Processing*. FAO
- Backiny-Yetna, P., Wodon Q., Mungai, R, and Tsimpo, C. (2012). *Poverty in Liberia: Level, Profile, and Determinants*. The World Bank
- Bagwitz, D., Reinhold Elges, Helmut Grossmann, Gabriele Kruk (2008). *Private Sector Development in (Post) Conflict Situations: Guidebook*. GTZ, Berlin
- Barnett, M., Hunjoon, K., O'donnell, M. and Sitea L. (2007). *Peacebuilding: What is in A Name?* *Global Governance* Vol. 13, No. 1
- Bateman, M. (2011). *Microfinance as a Development and Poverty Reduction Policy: Is It Everything It's Cracked Up to Be?* Background Note. ODI
- Bell, S. and Huebler, F (2010). *The Quantitative Impact of Conflict on Education*. Think Piece Prepared for: *The Education For All Global Monitoring Report 2011- The Hidden Crisis: Armed-Conflict And Education*. UNESCO Institute for Statistics, Montreal
- Bellows, J. and Miguel, E. (2008). *War and Local Collective Action in Sierra Leone*. Department of Economics, University of California, Berkeley

Bennett, T., Bartlett, L., Olatunde, O.A. and Amowitz, L. (2004) “Refugees, Forced Displacement, and War.” CDC Vol.10, No.11

Berdal, M. and Malone, D.M. (2000). Greed and Grievance: Economic Agendas in Civil Wars. A project of the International Peace Academy. Lynne Rienner Publishers, USA

Birdsall, N., Rodrik, D. and Subramanian, A. (2005). How to Help Poor Countries. Foreign Affairs, Vol. 84, No.4. Washington D.C

Blaikie, N. (2000). Designing Social Research. 2nd Edition. Polity Press, Cambridge

Blaikie, N. (1993). Approaches to Social Enquiry: 2nd Edition. Polity Press, Cambridge

Blair, R., Blattman, C. and Hartman A. (n.d.). Patterns of Conflict and Cooperation in Liberia (Part 2): Prospects for Conflict Forecasting and Early Learning. IPA, Yale University

Blattman, C., Green, E., Annan, J. and Jamison, J. (2013). Building Women’s Economic and Social Empowerment Through Enterprise: An Experimental Assessment of the Women’s Income Generating Support (WINGS) Programme in Uganda. IPA and AVSI

Blattman, C. and Annan, J. (2011). Reintegration and Employing High Risk Youth in Liberia: Lessons from a Randomised evaluation of Landmine Action Agricultural Training Program for Ex-Combatants. Evidence from Randomised Evaluations of Peacebuilding in Liberia. Policy Report 2011:1 IPA, Yale University

Blattman, C. (2010). Post-conflict Recovery in Africa: The Micro Level. Entry for the Oxford Companion to the Economics of Africa, (eds.) Aryeetey, E., Devarajan, S., Kanbur, R. and Kasekende, L. (2010). Oxford University Press: Oxford.

Blattman, C. and Miguel, E. (2010). Civil War. Journal of Economic Literature. 2010. 48: 1, 3-57

Blayney, R.G. and Otero, M. (1985). Small and Micro-Enterprises: Contributions to Development and Future Directions for Aid's Support. The Employment and Enterprise Development Division, office of Rural and Institutional Development, Bureau for Science and Technology. USAID

Boas, M. (2008). A Funeral for a Friend: A Contested Citizenship in the Liberian Civil War. Institute for Applied International Studies, Exeter University, UK

Bodea, C. and Elbadawi, I. (2008). Political Violence and Underdevelopment. Journal of African Economies, Oxford. No.17

Body, T. (2005). Reintegration of Ex-Combatants through Micro-Enterprise: An Operational Framework. Pearson Peacekeeping Centre, Canadian Peacekeeping Press

Bond, R. (n.d.). Impact Assessment of Rural Enterprise Development Project. Accessed 08/08/11 at

[Http://Www.Sed.Manchester.Ac.Uk/Research/Iarc/Ediais/Pdf/Ruralenterprise.Pdf](http://Www.Sed.Manchester.Ac.Uk/Research/Iarc/Ediais/Pdf/Ruralenterprise.Pdf)

Boomgard, J.J., Davies, S.P., Haggblade, S. and Mead, D.C. (1986). Subsector Analysis: Its Nature, Conduct and Potential Contribution to Small Enterprise Development. Working Paper No. 26 1986. MSU International Development Papers

Borge, S.O. (2001) (ed.). The Food Sector in Transition - Nordic Research Proceedings of NJF-seminar No. 313, June 2000. Norwegian Agricultural Economics Research Institute, Oslo

Bosker, M. and De Ree, J. (n.d.). Localising Conflict Spillovers: Introducing Heterogeneity in Conflict Studies. University of Groningen, Netherlands

Bowen, G.A. (2005). Preparing A Qualitative Research-Based Dissertation: Lessons Learned. The Qualitative Report Vol. 10 Number 2. Western Carolina University, Cullowhee, North Carolina.

Bowen, M. Morara, M and Mureithi, S. (2009). Management of Business Challenges Among Small and Micro Enterprises in Nairobi-Kenya. KCA Journal of Business Management: Vol. 2, Issue 1

Boyce, J. K. (2007). Public Finance, Aid and Post-Conflict Recovery. UNDP, New York

Bozzoli, C., Brück, T. and Wald, N. (2012). Self-Employment and Conflict in Colombia. Journal of Conflict Resolution. No. Volume 57, No. 1. Sage Publication

Brabazon, J. (2003). Liberia: Liberians United for Reconciliation and Democracy (LURD). Briefing Paper No. 1. Africa Programme. Royal Institute of International Affairs

Brehm, V.M. (2004). Autonomy or Dependence? North-South NGO Partnerships. INTRAC Briefing Paper 6. Oxford

Brown, D.W. (2008). Economic Value of Disability-Adjusted Life Years Lost to Violence: Estimates for WHO Member States. Rev Panam Salud Publica. Vol. 24. No.3

Brown, G, Langer, A. and Stewart, F. (2008). A Typology of Post-Conflict Environment: An Overview. Centre for Research on Inequality, Human Security and Ethnicity (CRISE). DFID

Brown, G., Langer, A., Stewart, F. (2007). A Typology of Post-Conflict Environments: An Overview. Bureau of Conflict Prevention, New York, UNDP

Brück, T., Naude, W. and Verwimp, P. (2012). Business Under Fire: Entrepreneurship and Violent Conflict in Developing Countries. Journal of Conflict Resolution, No 57 (1). Sage Publication

Brück, T. (2004). The Welfare Effects of Farm Household Activity Choices in Post-War Mozambique. Household in Conflict Network. School of Social Science and Cultural Studies, University of Sussex, Brighton

Brück, T., Fitzgerald, V., and Grigsby, A. (2000). Enhancing the Private Sector Contribution to Post-War Recovery in Poor Countries. Working Paper Series No. 45. Queen Elizabeth House, University of Oxford. Oxford

Bruins, A. (2013). Upwardly Mobile: An Overview of the Liberian Economy. Sustainable Marketplace Initiative. Building Markets. USAID

Buhaug, H., Gates, S., Hegre, H., and Strand, H. (n.d.) Global Trends in Armed-conflict. Centre for the Study of Civil War, International Peace Research Institute, Oslo (Prio). Oslo

Buhaug, H. and Glenditsch, N.P. (2008). Contagion or Confusion. Why Conflicts Cluster in Spaces. International Studies Quarterly, No. 52

Buhaug, H., Gleditsch, N.P. and Theisen, O.M. (2008). Implications of Climate Change for Armed-conflict. World Bank Group. Washington DC

Burger, A. (2011). A Strategy for the Promotion of Business Linkages in Liberia: Report to the Liberian National Investment Committee. Liberia

Bush, K and Saltarelli, D (2000) The Two Faces of Education in Ethnic Conflict, UNICEF Innocenti Research Centre, Florence.

Cahn, M. (2006). Sustainable Rural Livelihoods, Micro-Enterprise and Culture in the Pacific Islands: Case Studies from Samoa. A Thesis Presented in Partial Fulfilment of the Requirements of the Degree of Doctor of Philosophy, Development Studies, Massey University, Palmerston North, New Zealand

Cairns, E. (1997). A Safer Future: Reducing the Human Cost of War. Oxfam Publications, Oxford

Camacho, A. and Rodriguez, C. (2012). Firm Exit and Armed Conflict in Colombia. *Journal of Conflict Resolution*, No 57 (1). Sage Publication

Carballo, M. and Solby, S. (2001). HIV/AIDS, Conflict and Reconstruction in Sub-Saharan Africa: Preventing and Coping with HIV/AIDS in Post-Conflict Societies: Gender-Based Lessons from Sub Saharan Africa. Draft Notes for a Symposium, Durban 2001. International Centre for Migration and Health, Switzerland

Carbonnier, G. (2002). Economic Reform and Peacebuilding: Non Paper for the PPAH Module 4. International Committee for the Red Cross, Geneva

Carney, D. 1998. Implementing the Sustainable Rural Livelihoods Approach. Paper Presented to the DFID Natural Resource Advisers' Conference. London: Department for International Development.

Cassar, A., Grosjeanç P. and Whitt, S. (2011). Civil War, Social Capital and Market Development: Experimental and Survey Evidence on the Negative Consequences of Violence. Department of Economics, University of San Francisco.

CBL (2009). The Liberian Strategy for Financial Inclusion (2009-2013). Central Bank of Liberia (CBL), Government of Liberia

CDA (2008). Lofa. County Development Agenda (2008 – 2012). Republic of Liberia

CDA (2008). Grand Kru. County Development Agenda (2008 – 2012). Republic of Liberia

CDA (2008). Montserrado. County Development Agenda (2008 – 2012). Republic of Liberia

Charmes, J. (2010). Informal Economy and Labour Market Policies and Institutions in Selected Mediterranean Countries: Turkey, Syria, Jordan, Algeria and Morocco. Expanding Knowledge Base on Decent Work in Mediterranean Countries Labour Markets Policies and

Institutions, With a Focus on Inclusion, Equal Opportunity and the Informal Economy. ILO, Geneva

Chen, M. (1997). A Guide for Assessing the Impact of Microenterprise Services at the Individual Level. Aims, USAID

Chen, M. and Mahmud, S. (1995). Assessing Change in Women's Lives: A Conceptual Framework. Working Paper No. 2, BRAC-ICDDR, Bangladesh

Christodoulou, A. (n.d.). Amputations in the Sierra Leone Conflict. Appendix 5 – Part 1. <http://www.sierra-leone.org/other-conflict/appendices/appendix%205%20%20amputations.pdf>. Accessed 12 May 2012

Collier, P. and Duponchel, M. (2012). The Economic Legacy of Civil War: Firm-level Evidence from Sierra Leone. Journal of Conflict Resolution. No. Volume 57, No. 1. Sage Publication

Collier, P. (2007). Ethnic and Civil Wars: Securing the Post-Conflict Peace. Harvard International Review.

Collier, P. (2006). Post-Conflict Economic Recovery. A Paper for the International Peace Academy. Department of Economics, Oxford University

Collier, P. (1999). On the Economic Consequences of Civil War. Oxford Economic Papers. Oxford University Press

Collier, P. and Gunning, J. W. (1995). Trade Policy and Regional Integration: Implications for the Relationship between Europe and Africa. The World Economy, Vol.18

Collier, P. and Hoeffler, A. (2006). Civil War: Draft Chapter for the Handbook of Defence Economics. Department of Economics, University of Oxford. Oxford

Collier, P., Hoeffler, A. (2001). Data Issues in the Study of Conflict. Paper Prepared for the Conference on “Data Collection on Armed-conflict”, Uppsala 8-9 June 2001. World Bank. Washington D.C.

Collier, P. and Hoeffler, A. (2000). Greed and Grievance in Civil War. Policy Research Working Paper 2355. World Bank, Washington DC

Collier, P., Elliott, V.L., Hegre, H., Hoeffler, A., Reynal-Querol, M. and Sambanis, N. (2003). Breaking the Conflict Trap: Civil War and Development Policy. World Bank Policy Research Reports. Washington D.C, World Bank Publication

Collier, P., Hoeffler, A., and Soderbom, M. (2007). Post-Conflict Risks. Centre for the Study of African Economies, University of Oxford, Oxford

Collier, P., Elliot, L., Hegre, H.; Hoeffler, A.; Reynal-Querol, M. and Sambanis, N. (2003). Breaking the Conflict Trap: Civil War and Development Policy. Washington D.C. World Bank Policy Research Report.

Collier, P. (2000). Doing Well out of War. A project of the International Peace Academy. Lynne Rienner Publishers, USA

Collins English Dictionary (2000). English Dictionary: 21st Century Edition, Dictionaries since 1874. Harper Collins Publisher, Glasgow

Collinson, S. (2003) (Eds.). Power, Livelihoods and Conflict: Case Studies in Political Economy Analysis for Humanitarian Action. Humanitarian Policy Group Report 13. Overseas Development Institute, UK

Concern Worldwide (2010). Lofa Case Study (FIM Sector). Concern Worldwide, Liberia

Connelly, J. (2001). Critical Realism and Health Promotion: Effective Practice Needs an Effective Theory. Oxford Journals.

Connolly, M., Smith, P., Brandy, O. and Anandajayasekeram, P. (2007). Institutional Capacities and Renewal Strategies for Rural Development in Liberia In: GOL, (ed.), (2007). Comprehensive Assessment of the Agricultural Sector. Ministry of Agriculture. Volume 2.2. Sub-Sector Reports

Coulter, J. and Onumah, G. (2002). The Role of Warehouse Receipt Systems in Enhanced Commodity Marketing and Rural Livelihoods in Africa. *Food Policy* 27, 2002

Cramer, C. (1999). The Economics and Political Economy of Conflict in Sub-Saharan Africa. Paper presented to SCUSA conference. Centre for Development Policy & Research (CDPR), School of Oriental and African Studies, University of London

Cramer, C. and Goodhand, J. (2002). Try Again, Fail Again, Fail Better? War, the State, and the 'Post-Conflict' Challenge in Afghanistan. *Journal of Development and Change* Vol. 33, No. 5. Blackwell Publishers

Creswell, J. W. (1994). *Research Design: Qualitative and Quantitative Approaches*, Sage: Thousand Oaks.

Crouch, M. and McKenzie, H. (2006). The Logic of Small Samples in Interview-Based Qualitative Research. *Social Science Information*, Vol. 45, No.4

Davidsson, P. and Honig, B. (2003). The Role of Social and Human Capital among Nascent Entrepreneurs. *Journal of Business Venturing*. Vol. 18, No. 3, Pages 301-331.

Davis, J. (2004). Using the Rural Economic and Enterprise Development (Reed) Framework for Analysis and Joint Action: Implications for Spatial Development. Paper Prepared for an International Conference on Local Development in Washington 16 – 18 June, 2004. Session On: “Bringing Rural and Urban Together for Local Development.” Natural Resources Institute, UK

Davis, J. and Rylance, C. (2005). Addressing Poverty through Local Economic and Enterprise Development: A Review of Conceptual Approaches and Practice. Natural Resources Institute, UK

Davies, R.M., Olatunji, M.O. and Burubai, M. (2008). A Survey of Cassava Processing Machinery in Oyo State. World Journal of Agricultural Sciences, Vol. 4 No.3: 337-340, IDOSI Publications

de Soysa, I. (2000). The Resource Curse: Are Civil Wars Driven by Rapacity or Paucity? A project of the International Peace Academy. Lynne Rienner Publishers, USA

De Vries, H. and Specker, L. (2009). Economic Recovery in Fragile States: Priority Areas and Operational Challenges. Clingendael Institute, Holland

De Waal, A. (1990): "A Reassessment of Entitlement Theory in the Light of Recent Famines in Africa", Development and Change, Vol. 21, Pp. 469-490.

Del Castillo, G. (2012). Aid, Employment and Inclusive Growth in Conflict-Affected Countries: Policy Recommendations for Liberia. Working Paper No. 2012/47, UNU-Wider United Nations University

Del Castillo, G. (2003). Economic Reconstruction in Post-Conflict Transition: Lessons for the Democratic Republic of Congo (DRC). Working Paper No. 228, Research Programme On: Social Institution and Dialogue. OECD Development Centre

Del Castillo, G. (2001). Post-Conflict Reconstruction and the Challenges to International Organisations: The Case of El Salvador. World Development, Vol. 29, No. 12

Deininger, K., Ibanez, A. and Querubin, P. (2004). Towards Sustainable Return Policies for the Displaced Population: Why are some Displaced Households more willing to Return than Others? HiCN Working Paper 7, Brighton

Dennis, B. and Dennis, A. (2008). *Slaves to Racism: An Unbroken Chain from America to Liberia*. Algora Publishing

Dennis, P. (2006). *A Brief History of Liberia*. The International Centre for Transitional Justice, Kenya

Desai, S., Acs, Z.J. and Weitzel, U. (2012). *A Model of Destructive Entrepreneurship: Insight from Conflict and Post Conflict Recovery*. *Journal of Conflict Resolution*, No 57 (1). Sage Publication

Develtere, P., Pollet, I and Wanyama, F. (Eds.) (2008) *Cooperating Out of Poverty: The Renaissance of the African Cooperative Movement*. ILO

Devereux, S. (2001). *Sen's Entitlement Approach: Critiques and Counter Critiques*. *Oxford Development Studies*, Vol. 29, No.3. Oxford

DFID (2008). *Private Sector Development Strategy. Prosperity for All: Making Markets Work for the Poor*. DFID, London

DFID (2000). *Enterprise Development Strategy. Paper No.1a*. DFID. London.
[Http://Www.Sed.Manchester.Ac.Uk/Research/Iarc/Ediais/Pdf/Eddstrategy.Pdf](http://www.sed.manchester.ac.uk/research/iarc/edais/pdf/eddstrategy.pdf)
Accessed July 2011

Dorward, A., Poole, N., Morrison, J., Kydd, J. and Urey I. (2003). *Markets, Institutions and Technology: Missing Links in Livelihoods Analysis*. *Development Policy Review*. Vol. 21 No. 3

Draman, R. (2003) *Poverty and Conflict in Africa: Explaining a Complex Relationship*. Prepared for Experts Group Meeting on Africa-Canada Parliamentary Strengthening Program, Addis Ababa, May 19-23, 2003

Dréze, J. and Sen, A.K. (1989): *Hunger and Public Action*, Wider Studies in Developing Countries, Clarendon Press, Oxford

Duffield. M. (2000). *Globalisation, Transborder Trade, and War Economies*. A project of the International Peace Academy. Lynne Rienner Publishers, USA

Dunn-Marcos, R., Kollahlon, K.T., Ngovo, B. and Russ, E. (2005). “Liberians: An Introduction to their History Culture”. The Center for Applied Linguistics. Culture Profile No. 19

Duva, A.M. (2002). *Liberia and the United States: A Complex Relationship*. Global Connections. [Http://Www.Pbs.Org/Wgbh/Globalconnections/Liberia/Essays/Uspolicy/](http://www.pbs.org/wgbh/globalconnections/Liberia/Essays/Uspolicy/) Accessed 21 May 2012

Eaton, R., Horwood, C. and Niland, N. (n.d.). *The Development of Indigenous Mine Action Capacities: Mine Warfare: Implications for Civilians and Mine Action Programmes*. Lessons Learned Unit – Policy Analysis Division. OCHA, New York

EC, (2008). *Country Strategy Paper and Indicative Programme for the Period 2008-2013*. Joint Report for the Republic of Liberia / European Community. [Http://Ec.Europa.Eu/Development/Icenter/Repository/Scanned_Lr_Csp10_En.Pdf](http://ec.europa.eu/development/icenter/repository/Scanned_Lr_Csp10_En.Pdf) Accessed 15 May 2012

Edgcomb, E. (1996). *PVO/NGO Tools for Household and Business Impact Assessment: Report of a Planning Meeting*. Assessing the Impact of Microenterprise Services, Management Systems International. Washington D.C., [Http://Www.Mip.Org](http://www.mip.org) .Accessed 11/2009

Edgcomb, E.L., Klein, J.A. and Thetford, T. (2007). *Pursuing Sustainability in the Microenterprise Field: Findings from a Literature Review by Field Staff*. The Aspen Institute, Washington DC

- Ehlers, T.B. and Main, K. (1998). "Women and the False Promise of Micro-Enterprise". *Gender and Society*.1998; Vol. 12, No. 4. Blackwell Publishing Ltd
- Eisenhardt, K.M. (1989). Building Theories from Case Study Research. *The Academy of Management Review*, Vol. 14, No. 4. Journal Storage (JSTOR)
- Elbadawi, I. Sambanis, N. (2000). Why are there so Many Civil Wars in Africa? Understanding and Preventing Violent Conflict. World Bank. Washington DC. Forthcoming in the *Journal of African Economies*
- Elbe, S. (2002). HIV/AIDS and the Changing Landscape of War in Africa. *Journal of International Security*, Vol. 27, No. 2
- Ernst, U. F. W. (2004). 'Hidden Sources of Growth? Looking at Microenterprises through the Competitiveness Lens: A Review of Evidence'. *MicroReport 7*. USAID, Washington, DC
- Esteban, J. and Ray D.J. (2001). Collective Action and Group Size Paradox. *American Political Review*. Vol.95, No.3, Page 663-672
- Ethnologue. <http://www.ethnologue.com/map/LR>. Accessed 21/07/2011
- Fairbanks, M. and Brennan, M. (2004). Economic Development in Post-Conflict Society: A Cluster-Focused Development Plan. In: University of Minnesota, Knowledge Clusters and Entrepreneurship as Keys to Regional Economic Development (Eds.): State and Local Policy Program. Paper Written for the Conference Held on 13 and 14 September 2004, Hubert H, Humphrey Institute of Public Affairs, Minnesota
- FAO (2008). Manual for Integrated Field Data Collection. National Forest Monitoring and Assessment. NFMA Working Paper No 37/E. FAO, Rome

- FAO (2000). *The State of Food and Agriculture: Lessons from the Past 50 Years*. UNFAO, Rome
- Fearnely, L. and Chiwandamira, L. (2006). *Understanding Armed-conflict and Peacebuilding in Africa*. Institute of Democracy in South Africa, South Africa
- Fearon, J.D. (2004). *Why Do Some Wars Last so Much Longer Than Others?* *Journal of Peace Research*. Vol. 41, P75-90
- Ferrand, D., Gibson, A. and Scott, H. (2004). *Making Markets Work for the Poor: An Objective and an Approach for Governments and Development Agencies*. Commark Trust, South Africa
- Flyvbjerg, B. (2004). *Five Misunderstandings about Case-Study Research* in (Eds.) Seale, C., Gobo, G., Gubrium, J.F. and Silverman, D. (2004). *Qualitative Research Practice*, Sage Publications
- Garson, D.G. (2008). *Case Studies*. College of Humanities and Social Sciences. North Carolina State University. Accessed 11 May 2009. [Http://Faculty.Chass.Ncsu.Edu/Garson/Pa765/Cases.Htm](http://Faculty.Chass.Ncsu.Edu/Garson/Pa765/Cases.Htm)
- Gebreeyesus, M. (2009). *Innovation and Microenterprises Growth in Ethiopia*. Research Paper No. 2009/51, UNU-World Institute for Development Economics Research
- George, C. and Kirkpatrick, C. (2003). *A Practical Guide to Strategic Impact Assessment for Enterprise Development (1)*. Impact Assessment Research Centre
- Gerstle, T. Nourse, T. (n.d.). *Market Development During and Post-Conflict: Emerging Lessons for Pro-Poor Economic Reconstruction*. SEEP Network
- Gibson, A. and Bear, M. (2000). *BDS Market Development: A Guide for Agencies. Microenterprise Best Practices*, Development Alternatives, Inc. Glasgow

Ghobarah, H.M., Huth, P. and Russett, B. (2003). Civil Wars Kill and Maim People – Long After Shooting Stops. *American Political Science Review*, Vol. 97, No.2

Glaser, M. (2001). Trends in Conflicts in the Last 10 Years. *Patterns in Contemporary International Conflict – Introduction to MSF Workshop on Humanitarian Assistance in Conflict*. Soesterberg, Netherlands

Gleditsch, N.P. (1998). Armed-conflict and the Environment: A Critique of the Literature. *Journal of Peace Research*, Vol. 35, No.3. Sage Publication, London

Global Security, (1985). Liberia Country Study. www.Globalsecurity.Org

Gonzalez, A. (2010). Petroleum and Its Impact on Three Wars in Africa: Angola, Nigeria and Sudan. *Journal of Peace, Conflict and Development*. Peace Studies Journal

Goodhand, J. (2004). From War Economy to Peace Economy? Reconstruction and State Building in Afghanistan. *Journal of International Affairs*, Vol. 58, No.1

Goodhand, J. and Atkinson, P. (2001). Conflict and Aid: Enhancing the Peacebuilding Impact of International Engagement. A Synthesis of Findings from Afghanistan, Liberia and Sri-Lanka. *International Alert*, London

Gordon, A. (2000). Rural Finance and Natural Resources: Socio-Economic Methodologies for Natural Resources Research: Best Practice Guidelines. Natural Resources Institute,

GoL (2012). National Rice Development Strategy of Liberia: Doubling Rice Production by 2018. Ministry of Agriculture, Monrovia, Liberia

GOL (2011). Poverty Alleviation and Wealth Creation through Small Enterprise Development. Rationale, Policy and Implementation Framework for MSME Development in Liberia (2011-2016). Ministry of Commerce and Industry, Republic of Liberia

- GOL (2009). The Liberian Strategy for Financial Inclusion (2009-2013). Central Bank of Liberia, Republic of Liberia
- GOL (2009). Employment Policy, Final Draft. Ministry of Labour: With Technical Assistance from the ILO. Republic of Liberia
- GOL (2008). Liberia Poverty Reduction Strategy Paper (2008-2011). Republic of Liberia
- GOL (2007). Interim Poverty Reduction Strategy Paper. Breaking with the Past. From Conflict to Development. Republic of Liberia
- Grenon, J., Hawrylak, M., Lord, J., Mittleman, S. and Simonson, K. (2004). Liberia: A Risk Assessment Brief. NPSIA
- Grosh, B. and Somolekae, G. (1996). Mighty Oaks from Little Acorns: Can Microenterprises Serve As the Seedbed of Industrialisation. World Development. Vol. 24. No.12
- GTZ (2003). Rural Economic and Enterprise Development Framework. GTZ, Germany
- Guba, E. G. and Lincoln, Y. S. (1994). Competing Paradigms in Qualitative Research. In: N. K. Denzin & Y. S. Lincoln (Eds.), Handbook of Qualitative Research. Sage Publications
- Haggblade, S., Theriault, V., Staatz, J., Dembele N. and Diallo, B. (2012). Improving the Inclusiveness of Agricultural Value Chains in West Africa. A Conceptual Framework for Promoting Inclusive Agricultural Value Chains. Paper Prepared for IFAD. Michigan State University
- Hamilton N. and Chinchilla, N.S. (1996). Global Economy Reconstruction and International Migration: Some Observations Based on the Mexican and Central American Experiences. International Migration, Vol.34, No.2

Handicap International (2006). Good Practices for the Economic Inclusion of People with Disability in Developing Countries. Funding Mechanisms for Self-Employment. Handicap International

Hartley, J. (2004). Case Study Research. In Cassell, C. and Symon, G. (2004) (Eds.), Essential Guide to Qualitative Methods in Organisational Research. Sage Publications

Harvie, C. (2003). The Contribution of Micro-Enterprises to Economic Recovery and Poverty Alleviation in East Asia. University of Wollongong, Australia

Haughton, J. (1998). The Reconstruction of War-Torn Economies. Harvard Institute for International Development. Boston, MA

Haynes, B. C., Seawright, K.K. and Giauque, W.C. (2000). Moving Microenterprises beyond a Subsistence Plateau. *Journal of Microfinance*, Vol. 2, No.2

Heninger, L., Makinson, C., Richardson, F., Duncan, M. and Duany A. J. (2006). Help Us Help Ourselves: Education in the Conflict to Post-Conflict Transition in Liberia. Women's Commission for Refugee Women and Children, New York

Hoerz, T. (1995). Refugees and Host Environments. A Review of Current and Related Literature. GTZ Visiting Fellow at Oxford University

Holden, M. T. and Lynch, P. (2004) Choosing the Appropriate Methodology: Understanding Research Philosophy. *The Marketing Review*, No.4. Research in Innovation, Knowledge & Organisational Networks, Ireland

Homer-Dixon, T. (1994). Environmental Scarcities and Violent Conflict: Evidence from Cases. *International Security*, Vol.19, Issue 5

Human Development Index Report (2006). Mobilising Capacity for Reconstruction and Development. Human Development Report for Liberia. UNDP, Monrovia

Hynes, P. H. (2003). 10 Reasons Why Militarism is Bad for Women. Differenttakes. A Publication of the Population and Development Programme at Hampshire College. No. 25, Ma, USA

Ibáñez, A.M. and Vélez, C.E (2007). Civil Conflict and forced Migration: The Micro Determinants and Welfare Losses of Displacement in Colombia. Journal of World Development, Vol. 36, N0.4. Elsevier

ICRC (2008). How is the Term "Armed-conflict" Defined in International Humanitarian Law? Opinion Paper. March 2008, ICRC

ILO (n.d.). Informal Economy. Employment for Social Justice and a Fair Globalization. Employment Policy Department, ILO, Geneva

ILO (2008). High Level Forum on "Working out of Poverty: A Decent Work Approach to Development and Growth in Africa". A Decent Work Approach to Post-Conflict Reconstruction and Development in Liberia. Background Paper. ILO, Geneva

ILO (2007). Addressing the Socio-Economic Challenges of Peacebuilding Settings. ILO Contribution to the Policy Paper on Employment Creation, Income Generation and Reintegration in Post-Conflict Settings. Briefing Paper No.9. ILO, Geneva

ILO (2005). Livelihood and Employment Creation. Local Economic Development. Infocus Programme on Crisis Response and Reconstruction. ILO, Geneva

ILO (2008). Local Economic Recovery: Enabling Local Economy to Create Foundations for Sustainable Socio-Economic Reintegration of Crisis-Affected Groups. Infocus Programme on Crisis Response and Reconstruction, Recovery and Reconstruction Department. ILO, Geneva

IMF (2012). Liberia: Poverty Reduction Strategy Paper—Annual Progress Report. Country Report No. 12/45, IMF, Washington DC

IMF (2009). IMF Executive Board Concludes Article IV Consultation with Liberia. Public Information Notice No. 09/03, Washington DC

IMF (2007). Liberia: Interim Poverty Reduction Strategy Paper. IMF Country Report No. 07/60. International Monetary Fund. Washington DC

Ivar, L., Berge, O., Bjorvatn, K. and Tungodden, B. (2011). Human and Financial Capital for Microenterprise Development: Evidence from a Field and Lab Experiment. WP 2011: 1. Chr. Michelsen Institute, Bergen, Norway

Jackson, P. and Scott, Z. (2007). Local Government in Post-Conflict Environments: Prepared for Workshop On: Local Government in Post-Conflict Situations: Challenges for Improving Local Decision Making and Service Delivery Capacities. UNDP Democratic Governance Group, Oslo Governance Centre, Oslo

Jeppesen, S. (2005). Enhancing Competitiveness and Securing Equitable Development: Can Small, Micro and Medium-Sized Enterprises (SME) Do the Trick? Development in Practice. Vol. 15, No. 3

Jochnick, C. (2012). Systems, Power, and Agency in Market-Based Approaches to Poverty. Oxfam International, USA

Gibson, A. and Bear, M. (2000). BDS Market Development: A Guide for Agencies. Prepared for the BDS 2000 Training Programme at the Springfield Centre for Business in Development. Microenterprise Best Practice. Development Alternatives Inc., Glasgow

Johnson-Sirleaf, E. (2007). Underwriting Liberian Rebirth: Political Reform and Economic Progress. Harvard International Review

JRS, (n.d.). Assessment of the IDP Return Process. Six Months after the official Closure of the IDP Camps. JRS Assessment of the IDP Return Process in Liberia [Http://Www.Jrs.Net/Assets/Publications/File/Jrs%20_Lib_Idp.Pdf](http://www.jrs.net/assets/publications/file/jrs%20lib_idp.pdf) Accessed 17 June 2011

Jurik, N. C. (2005). Bootstrap Dreams: U.S Microenterprise Development in an Era of Welfare Reform. Book Samples, Paper 5. Cornell University

Justino, P. (2012). War and Poverty. IDS Working Paper. Vol. 2012, No. 391. Conflict, Violence and Development Research Cluster. IDS, UK

Justino, P. (2010). The hidden crisis: Armed conflict and education How Does Violent Conflict Impact on Individual Educational Outcomes? The Evidence So Far Background paper prepared for the Education for All Global Monitoring Report 2011. UNESCO

Justino, P., 2009. The Impact of Armed Civil Conflict on Household Welfare and Policy Responses. Microcon Research Working Paper 12, University of Essex, Brighton

Justino, P. (2009). Poverty and Violent Conflict: A Micro-Level Perspective on the Causes and Duration of Warfare. Mococon Research Working Paper 6. University of Sussex, Brighton

Justino, P. (2006). On the Links between Violent Conflict and Chronic Poverty: How Much Do We Really Know? Households in Conflict Network. Working Paper 18, University of Sussex, Brighton

Kabeer, N. (2012). Women's Economic Empowerment and Inclusive Growth: Labour Markets and Enterprise Development. SIG Working Paper 2012/1, School of Oriental and African Studies, UK

Kalegama, S. (2011). Socio-Economic Challenges of Post-Conflict Reconstruction in Sri-Lanka. Institute of Policy Studies in Sri-Lanka. Accessed At [Www.Ips.Sl](http://www.ips.lk) on 18/10/12

Kamara, T. S. (2003). Liberia: Civil War and Regional Conflict. Writenet Paper No.17
UNHCR

Karides, M. (2010). Theorising the Rise of Microenterprise Development in the Caribbean
Context. *Journal of World-Systems Research*. Vol.16 No. 2

Karim, F. and G. Hess (2001). Thinking About Aid Management and Peacebuilding in
Afghanistan, Peacepath Consulting, Rome

Keen, David. 2005. Conflict and Collusion in Sierra Leone. London: James Currey; New
York

Keen, D. (2000). Incentives and Disincentives fir Violence. A project of the International
Peace Academy. Lynne Reinner Publishers, USA

Kegley C.W. and Raymond, G.A. (2009). The Global Future: A Brief Introduction to World
Politics. Edition 3. Political Science, Cengage Learning

Knapp, T.R. (1990). Treating Ordinal Scales as Interval Scales: An Attempt to Resolve the
Controversy. *Nursing Research* Vol. 39, No. 2

Kohn, L.T. (1997). Methods in Case Study Analysis. The Centre for Studying Health
System Change. Technical Publication No.2

Kondylis, F. (2007). Agricultural Outputs and Conflict Displacement: Evidence from a
Policy Intervention in Rwanda. Households in Conflict Network, Working Paper 28,
Brighton

Konneh, A. (1996). Citizenship at the Margins: Status Ambiguity and the Mandingo of
Liberia. *African Studies Review*. Vol. 39, No.2. JStor

Kreimer, A., Eriksson, J., Muskat, R., Arnold, M. and Scott, C. (1998). *The World Bank's Experience with Conflict Reconstruction*. Operations Evaluation Department, World Bank, Washington DC

Kusago, T. (2005). *Post-Conflict Pro-Poor Private Sector Development: The Case of Timor-Leste*. *Development in Practice*, Vol.15. No.3 and 4

Lacina, B. and Glenditsch, N.P (2005). *Monitoring Trends in Global Combat: A New Dataset of Battle Deaths*. Centre for the Study of Civil War, International Peace Research Institute, Oslo

Larson, H. (2008) (ed.). *Workshop Proceedings On: Creating Jobs and Rebuilding Livelihoods in Post-Conflict Situations*. Workshops held at Centre for Stabilisation and Reconstruction Studies on 26-29 October 2009. California

Le Billon, P. (2005). *The Geography of "Resource Wars"*. In Flint, C. (2005) (ed.). *The Geography of War and Peace: From Death Camps to Diplomats*. Oxford University Press

Leach, M., Mearns, R. and Scoones, I. (1999). *Environmental Entitlements: Dynamics and Institutions in Community-Based Natural Resource Management*. *World Development* Vol. 27, No. 2, Pp. 225-247, Elsevier Science Ltd

Ledgerwood, J. (2000), *Sustainable Banking with the Poor*, *Microfinance Handbook: An Institutional and Financial Perspective*, World Bank, Washington, DC

Lee, N. (2002). *Strategic Impact Assessment and Enterprise Development*. Institute for Development Policy and Management. University of Manchester

Lencioni, P. (2002). *Five Dysfunctions of a Team: A Leadership Fable*. Jossey Bass A Wiley Company

Lewis, D. (2004). Challenges to Sustainable Peace: Land Disputes Following Conflict. Disaster Post-Conflict and Safety Section. Symposium on Land Administration in Post-Conflict Areas. UNHabitat, Geneva

Lewis, M. P. (Ed.), (2009). Ethnologue. Languages of Liberia: Languages of the World, Sixteenth Edition. Dallas, Tex.: SIL International. <http://www.ethnologue.com/> Accessed 31 May 2011

Lewis, R.B. (2004). Nvivo 2.0 and Atlas.Ti 5.0: A Comparative Review of Two Popular Qualitative Data-Analysis Programs. *Field Methods* 16 (4): 439-464.

The Khana Group LLC (n.d.). Liberia Diaspora Fund. Accessed 20/08/2012 on: <http://www.liberiandiasporafund.org/>

Liberian International NGO Forum. www.usahidi.lingo.com Accessed 03/03/2011

Lingo Forum (2011). Mapping Report: Liberia International NGO Forum. Liberia

LISGIS (2008). 2008 Population and Housing Census. Liberia Institute of Statistics and Geo-Information Services. Monrovia, Liberia

Lo, M. (2007). Understanding and Capitalizing on Social Learning: An Asset-Based Approach to Capacity-Building and Development of Women's Microenterprises in West Africa. UMI, University of Michigan

Lundy, M. Ostertag, C. F. Best, R. Gottret, M. V. Kaganzi, E. Robbins P., Peters D. and Ferris S. (2004) Rural Agro-Enterprise Development Project. CIAT

Lundy, M., Gottret, M.V., Cifuentes, W., Ostertag, C.F. and Best, R. (2004) Design of Strategies to Increase the Competitiveness of Smallholder Chains. Field Manual. Centro Internacional De Agricultura Tropical (CIAT), Cali, Colombia

Lusby, F. (2006). Useful Principles for Adopting a Market Development Approach for Enterprise Development Organizations. *International Journal of Emerging Markets*. Vol. 1 No.4

Lynch, W. and Bravman, B. (2005). Modern Warfare: An Overview for World History Teachers. *Journal of World History Connected*, Vol. 2, Issue 2. Washington State University

MacSweeney, N. (2008). Edited By Tanburn, J. Private Sector Development in Post-Conflict Countries: A Review of Current Literature and Practice. DCED

MacDonald, L. (2002). The International Operational Response to the Psychological Wounds of War: Understanding and Improving Psycho-Social Interventions. Working Paper No. 7. Feinstein International Famine Centre.

MacDougal, T. (2009). How Production Firms Adapt to War. The Case of Liberia. Massachusetts Institute of Technology Kroc School of Peace Studies, University of San Diego

Maes, J. and Foose, L. (2006). Microfinance Services for Very Poor People: Promising Approaches from the Field and the Us Law's Mandate to Reach Very Poor People: What Strategies Are MFIS Developing - What Do they mean for the Rest of the Field? -A Practitioner Survey. SEEPNET

Marr, A. (2001). Studying Group Dynamics: An Alternative Analytical Framework for the study of microfinance impacts on Poverty Reduction. ODI Briefing Paper. ODI

Marr, A. (1999). The Poor and their Money: What have we Learned? ODI Briefing Paper. ODI

Marshall, M.G. (2005). Conflict Trends in Africa, 1946-2004: A Macro-Comparative Perspective. Centre for Systemic Peace, Centre for Global Policy, George Mason University, Virginia. Report Prepared for the Africa Conflict Prevention Pool. DFID, London.

Marshall, M.G. (2001). *Measuring the Societal Impact of War*. Center for Systemic Peace Severn and Center for International Development and Conflict Management, University of Maryland, College Park

Mason, M. (2010). *Sample Size and Saturation in PhD Studies Using Qualitative Interviews*. *Forum Qualitative Sozialforschung / Forum: Qualitative Social Research*. Vol. 11, No.3.

Mansuri, G. and Rao, V. (2003). *Community Based (and Driven) Development: A Critical Review*. Development Research Group, The World Bank

Massaqoui, W. N. (2007). *Women and Post-Conflict Development: A Case Study of Liberia*. Submitted to the Department of Urban Studies and Planning in Partial Fulfilment of the Requirements for Obtaining the Degree of Master in City Planning at Massachusetts Institute of Technology

Mathews, L. (2002). *Waiting for Development: Donors, NGOs, and Humanitarianism in Liberia during the 90s*. In Partial Fulfilment of the Requirements for Obtaining the Degree of Master of Arts in Development Studies. The Hague

Mathie, A. and Cunningham, G. (2003). *From Clients to Citizens: Asset-Based Community Development as a Strategy for Community-Driven Development*. *Development in Practice* Vol. 13, No. 5: 474-486.

Mayoux, L. (2003). *From Marginalisation to Empowerment: Towards a New Approach in Small Enterprise Development*. Paper Presented to SDC Employment and Income Division Workshop 'Small Enterprise Development and Empowerment' January 9/10 2003 – Study Center Gerzensee, Switzerland

Mayoux, L. (2002). *Microfinance and Women's Empowerment: Rethinking 'Best Practice.'* *Development Bulletin*, No. 57.

Mayoux, L. (2001a). 'Enabling Environments for Women's Enterprise: Challenges and Ways Forward'. Social Finance Unit, ILO, Geneva.

Mayoux, L. (2000). Microfinance and the Empowerment of Women: A Review of the Key Issues. Social Finance Unit Working Paper, 23, ILO, Geneva.

Mayoux, L. (2000). Poverty Elimination and Empowerment of Women. School of Environment and Development, Manchester University

Mayoux, L. (1995). From Vicious to Virtuous Circles: Gender and Micro-Enterprise Development. Occasional Paper 3. United Nations Research Institute for Social Development. Geneva, Switzerland

Mays, N. and Pope, C. (1995) Rigour and Qualitative Research. British Medical Journal 311: 109-12

McGinnis, M. (2009). Matrix of Drug Quality Reports Affecting USAID-Assisted Countries. Us Pharmacopeia Drug Quality and Information Programme, Washington DC

McKechnie, A. (2004). Building Capacity in Post-Conflict Countries. Capacity Enhancement Briefs. Sharing Best Practice and Lessons Learned. Promoting Knowledge and Learning from a Better World. No. 5. World Bank

Meenai, Z. (2003). Empowering Rural Women: An Approach to Empowering Women Through Credit-Based, Self-Help Groups. Aakar Books, Delhi, India

Mendelson-Forman, J. (2002). Achieving Socio-Economic Well-Being in Post-Conflict Settings. The Washington Quarterly, Vol.25, No.4, Washington DC

Miall, H., Ramsbotham, O. and Woodhouse, T. (2005). Contemporary Conflict Resolution: The Prevention, Management and Transformation of Deadly Conflicts. Polity Press, Cambridge

Microlinks, (2010). e-consultation: Integrating Donor-led and Enterprise-led Value Chain Initiatives. <http://www.microlinks.org/groups/speakers-corner/e-consultation-integrating-donor-led-and-enterprise-led-value-chain-initiativ> accessed 19/08/2011

Miehlbradt, A. O. and McVay, M. (2006) Edited By Tanburn, J. The 2006 Reader. Implementing Sustainable Private Sector Development: Striving for Tangible Results for the Poor. International Training Centre, ILO, Italy

Miller, M. (2000). Eliminating Causes of War. 50th Pugwash Conference on Science and World Affairs. Queens' College, Cambridge

Miller, M. (2000). Eliminating Causes of War. Interdisciplinary Science Review. Vol. 25. Number 4. Maney Publishing

Miller, M. (2008). Poverty: A Cause of War? Peace Magazine. Vol. 17. Peacemagazine.Org/V17nlp08.Htm

Miller, T. (Ed.). (2009). Mapping the Global Muslim Population: A Report on the Size and Distribution of the World's Muslim Population. Pew Research Centre

Milward, K (1998) Gender, Poverty and Humanitarian Assistance: in Baden, S. Masika, R., Colclough, C., Milward, K and Oxaal, Z., Cook, S., De Haan, A. and Joekes, S. (1998). Gender, Inequality and Poverty: Trends, Linkage, Analysis and Policy Implications. Briefing Prepared for Gender Equality Unit, SIDA.

MIUSA (C.2011). Tip Sheet for Including Women with Disabilities in Development Programs. Mobility International USA. USAID. Accessed 20/08/2013 on: Www.Miusa.Org/Idd/Resources/Miusatipsheets/Wwdtipsheet

Moon, J. and Moon, S. (2004). The Case for Mixed Methodology Research: A Review of Literature and Methods. A Working Paper. Mel Biz.

Moser, C. (1998). The Asset Vulnerability Framework: Reassessing Urban Poverty Reduction Strategies. *World Development*, Vol. 28: 1-49.

Moyo, D. (2009). *Dead Aid: Why Aid is Not Working and How there is a Better Way for Africa*. Farrar, Straus and Giroux. New York

Murshed, M.S. (2002). Conflict, Civil War and Underdevelopment: An Introduction. International Peace Research Institute, Oslo. *Journal of Peace Research*, Vol. 39, No. 4. Sage Publications

Mutisi, M. (2012). Interrogating Traditional Youth Theory: Youth Peacebuilding and Engagement in Post-Conflict Liberia. African Centre for the Constructive Resolution of Disputes (ACCORD)

Mwanasali, M. (2000). *The View from Below*. A project of the International Peace Academy. Lynne Rienner Publishers, USA

Narayan, D. and Petesch, P. (2002). *Voices of the Poor: from Many Lands*. World Bank. Washington D.C

Natie, D.K. (2006). *The Origins of Conflicts*. Presented at International Inter-Religious Federation for World Peace. Edinburg, Scotland

Naudé, W. (2012). *What is the (New) Deal with Fragile States?* Policy Brief No. 1. United Nations University, World Institute for Development Economics Research, Helsinki

Nayak, P. (2000). Understanding the Entitlement Approach to Famine. *Journal of Assam University*, Vol. V, No.1. India

Nelson, H.D. (1985). *Liberia: A Country Study*. Global Security
[Http://Www.Globalsecurity.Org/Military/Library/Report/1985/Liberia_Contents.Htm](http://www.globalsecurity.org/military/library/report/1985/Liberia_Contents.Htm)
Accessed 01/06/2011.

Niedderer, K. (2007). Mapping the Meaning of Knowledge in Design Research. Design Research Society. Design Research Quarterly, Vol. 2: Issue 2

Nourse, T., Gerstle, T., Snelgrove, A., Rinck, D. and Mcvay, M. (n.d.). Market Development in Crisis Affected Environments: Emerging Lessons for Achieving Pro-Poor Economic Reconstruction. Market Development Working Group. SEEP Network

NRC (2011). Beyond Squatters' Rights: Durable Solutions and Development Induced Displacement in Liberia. Athematic Report from Norwegian Refugee Council

NRC (2010). Confusion and Palava: The Logic of Land Encroachment in Lofa County, Liberia. Norwegian Refugee Council Reports, Norway

OECD (2012). Fragile States 2013: Resource Flows and Trends in a Shifting World. DAC International Network on Conflict and Fragility, OECD, Paris

OECD (2011). OECD (2011) Ensuring Fragile States Are Not Left Behind: 2011 Factsheet on Resource Flows in Fragile States. Paris: OECD.

OECD (n.d.). Enterprise Development: (B) Micro-Enterprise Development. OECD, Paris

OECD (n.d.). The Social Enterprise Sector: A Conceptual Framework. Local Economic and Employment Development Programme. OECD, Paris

OECD (2009). Promoting Pro-Poor Growth: Employment and Social Protection. OECD, Paris

OECD (2007). Eurostat- OECD Manual on Business Demography Statistics. OECD, Paris

OECD (2007). Promoting Pro-Poor Growth: Part II: Private Sector Development. DAC Guidelines and Reference Series, Promoting Pro-Poor Growth: Policy Guidance for Donor. OECD, Paris

- OECD (1997). DAC Guidelines on Conflict, Peace and Development Cooperation. DAC Taskforce on Conflict, Peace and Development Cooperation, OECD, Paris
- Ohiorhenuan, J. (2007). The Challenges of Economic Reform in Post-Conflict Liberia: The Insider's Perspective. Bureau for Crisis Prevention and Recovery, UNDP, New York
- Olukoju, A. (2006) Culture and Customs of Liberia, Culture and Customs of Africa. London: Greenwood Press
- Omata, N. (2011). The Livelihood Strategies of Liberian Refugees in Ghana: The Significance of Refugees' 'Social Worlds' for their Economic Survival. PhD Thesis, School of Oriental and African Studies, London
- Orr, A. and Orr, S. (2002). Agriculture and Microenterprise in Malawi's Rural South. Working Paper No.119. AGREN, ODI
- Osmani, S. (1995). The Entitlement Approach to Famine: An Assessment, In: K. Basu, P. Pattanaik and K. Suzumura (Eds.) Choice, Welfare and Development. Oxford; Oxford University Press
- Ostrom, E., Gibson, C., Shivakumar, S. and Andersson, C. (2002). Aid, Incentives, and Sustainability: An Institutional Analysis of Development Cooperation, Main Report, SIDA Studies in Evaluation 02/01, SIDA, Stockholm
- Overholt, C, Anderson, M.B, Cloud, K and Austin, J.E (Eds.) (1984). Gender Roles in Development Projects: A Case Book. Kumarian Press. Connecticut
- Palmer, R. (2004). The Informal Economy in Sub-Saharan Africa: The Unresolved Issues of Concept, Character and Measurement. Occasional Papers No. 98. Centre for African Studies. University of Edinburgh

- Palo, T. and Tahtinen, J. (2013). *Networked Business Model Development for Emerging Technology-Based Services*. University of Oulu, Finland, Elsevier
- Pankhurst, A. (2009). *Rethinking Safety Nets and Household Vulnerability in Ethiopia: Implications of Household Cycles, Types and Shocks*. Paper Presented At World Conference of Humanitarian Studies in Groningen
- Pankhurst, D. (2004). 'The "Sex War" and Other Wars: Towards a Feminist Approach to Peace Building', in H. Afshar and D. Eade (eds) (2004). *Development, Women and War*. Oxfam GB, UK
- Pantuliano, S. and Elhawary, S. (2009). *Uncharted Territory: Land, Conflict and Humanitarian Action*. Humanitarian Policy Group. Overseas Development Policy Brief 39 Paper 72
- Pearce, C. (2009). *From Closed Books to Open Door - West Africa's Literacy Challenge*. Oxfam Press. Oxfam International
- Peppelenbos, L. (2008). *Pro-Poor Market Development: An Approach and Quick-Scan Screening Tool for Pro-Poor Business Propositions*. KIT Working Paper Series C1. Royal Tropical Institute, Amsterdam
- Perry, C. (1998). *A Structured Approach to Presenting Theses: Notes for Students and their Supervisors*. Action Research Theses. Southern Cross University, Australia
- Petesich, P. (2011). *Women's Empowerment Arising from Violent Conflict and Recovery: Life Stories from Four Middle-Income Countries*. USAID
- Ponterotto, J.G. (2005). *Qualitative Research in Counselling Psychology: A Primer on Research Paradigms and Philosophy of Science*. *Journal of Counselling Psychology*. Vol. 52, No. 2. American Psychological Association, USA

Pouligny, B. (2005). Civil Society and Post-Conflict Peacebuilding: Ambiguities of International Programmes Aimed at Building 'New' Societies. Special Section: Post-Conflict Peacebuilding: Security, Welfare and Representation. Sage Publication, Vol. 36, No. 4

Poulton, C. and Dorward, A. (2003). The Role of Market-Based Economic Development in Strengthening Food Security. Forum for Food Security in Southern Africa. Centre for Development and Poverty Reduction, Department of Agricultural Sciences, Imperial College London

Raleigh, C. and Urdal, H. (2007). Climate Change, Environmental Degradation and Armed-conflict. Political Geography Vol. 26, No.6

Reeve, R. and Speare, J. (2010). Security and Justice from a County Perspective: Lofa County, Liberia. Initiative for Peacebuilding. International Alert, London

Rehn, E. and Johnson-Sirleaf, E. (2002). Women, War and Peace: The Independent Experts' Assessment on the Impact of Armed-conflict on Women and Women's Role in Peace-Building. UNIFEM, New York

Renner, M. (2006). Introduction to the Concepts of Environmental Security and Environmental Conflict. Inventory of Environment and Security Policies and Practices. WorldWatch Institute, Washington DC

Reno, W. (2000). Shadow States and the Political Economy of Civil Wars. A project of the International Peace Academy. Lynne Rienner Publishers, USA

Renzulli, L.A., Aldrich, H. and Moody, J. (2000). Family Matters: Gender, Networks and Entrepreneurial Outcomes. The University of North Carolina Press, Social Forces, Vol. 79, No. 2, P523-546, USA

Richards, P., Archibald, S., Bruce, B., Modad, W., Mulbah, E., Varpilah, T. and James Vincent, J. (2005). Community Cohesion in Liberia. A Post-War Rapid Social Assessment. Social Development Papers, Conflict Prevention and Reconstruction, Paper No. 21. World Bank

Rodrik, D. (1999). Where did all the Growth Go? External Shocks, Social Conflict, and Growth Collapses. Journal of Economic Growth. Vol.4, No.4

Rubio, M.(2014). The Effect of Armed Conflict on Social Capital in Colombia. Gothenburg University.

Sachs, I. and Silk, D. (1990) Food and Energy, Strategies for Sustainable Development. United Nations University Press, Tokyo, Japan

Salomons, D. (2002). Local Governance Approach to Social Reintegration and Economic Recovery in Post-Conflict Countries. Institute of Public Administration, New York University, New York

Sandelowski, M. (1995). Sample Size in Qualitative Research. Department of Women's and Children's Health, School of Nursing, University of North Carolina. PubMed

Sanders, M. and Weitzel, U. (2012). Misallocation of Entrepreneurial Talent in Post-Conflict Environments. Journal of Conflict Resolution. No. Volume 57, No. 1. Sage Publication

Santos, N. (2003). Financing Small, Medium and Micro Enterprises in Post-Conflict Situations: Microfinance Opportunities in the Democratic Republic of Congo: Discussion Paper Produced for the Seminar “Public Private Partnership for the Development of the DRC”. OECD Development Centre, Paris

Sarkisian, E. (n.d.). Working in Groups: A Note to Faculty and a Quick Guide for Students. Derek Bok Center for Teaching and Learning. [Http://Isites.Harvard.Edu/Fs/Html/Icb.Topic58474/Wiginthro.Html](http://Isites.Harvard.Edu/Fs/Html/Icb.Topic58474/Wiginthro.Html) Accessed 04/04/2012

- Saundry, P. (2010). Environmental and Socioeconomic impacts of armed conflict in Africa. UNEP.
- Sayer, A. (1992). *Method in Social Science: A Realist Approach*. 2nd edition. Routledge, London
- Schmitt, M.N., Charles H.B. Garraway, C.H.B. and Dinstein, Y. (2006). *The Manual on the Law of Non-International Armed-conflict*. International Institute of Humanitarian Law
- Schreiner, M. (1999). *Self-Employment, Microenterprise, and the Poorest: Microfinance Risk Management*. Centre for Social Development. Washington University, USA
- Schreiner, M. (2000) "Formal RoSCAs in Argentina", *Development in Practice*, Vol. 10, No. 2, pp. 229–232
- Schreiner, M. and Woller, G. (2003). *Microenterprise Development Programs in the United States and in the Developing World*. World Development Vol. 31. No. 9, Elsevier
- Schulpen, L. and Gibbon, P. (2002). *Private Sector Development: Policies, Practices and Problems*. World Development. Vol. 30, No.1
- Scoones, I., 1998, 'Sustainable Rural Livelihoods: A Framework for Analysis', IDS Working Paper No 72, Brighton: IDS
- Security Council (2006). *Security Council Report. Update Report: Liberia*. UN Security Council, New York
- SEEP Network, (2007). *Market Development in Crisis-Affected Environments: Emerging Lessons for Achieving Pro-Poor Economic Reconstruction*.
- Seidel, J.V. (1998). *Qualitative Data Analysis*. Qualis Research. [Ftp://Ftp.Qualisresearch.Com/Pub/Qda.Pdf](http://Ftp.Qualisresearch.Com/Pub/Qda.Pdf) Accessed October 2012

Sen, A. (1976). Famine as Failures of Exchange Entitlements. *Economic and Political Weekly*, Vol. Xi, No. 31-33

Sen, A. (1981) *Poverty and Famines*. Oxford: Clarendon Press.

Sen, A. (1986). Food, Economics and Entitlements, *Lloyds Bank Review*, No.160

Sep (Stanford Encyclopaedia of Philosophy) (2005). War. [Http://Plato.Stanford.Edu/Entries/War](http://Plato.Stanford.Edu/Entries/War) Accessed 18/01/10

Serneels, P. and Verpoorten, M. (2012). The Impact of Armed-Conflict on Economic Performance: Evidence from Rwanda. Centre for the Study of African Economics, Working Paper WPS/2012-10. CSAE, University of Oxford, Oxford

Servon, L. and Bates, T. (1998). Microenterprise as an Exit Route from Poverty: Recommendations for Programs and Policy Makers. *Journal of Urban Affairs*, Vol. 20, No.4 P419-441, Wiley

Sessay, M.A. (1996). Bringing Peace to Liberia. Conciliation Resources. Accessed 3 June 2011 at [Http://www.C-R.Org/Our-Work/Accord/Liberia/Bringing-Peace4.Php](http://www.c-r.org/our-work/accord/liberia/bringing-peace4.php)

Shah, I.A. and Baporikar, N. (2012). Participatory Approach to Development in Pakistan. *Journal of Economic and Social Studies*. Vol. 2 No.1

Shanks, G. and Parr, A. (n.d.). *Positivist, Single Case Study Research in Information Systems: A Critical Analysis*. Department of Information Systems, the University of Melbourne, Australia.

Shiferaw, B., Obare, G. and Muricho, G. (2006). Rural Institutions and Producer Organisations in Imperfect Markets: Experiences from Producer Marketing Groups in Semi-Arid Eastern Kenya. *An Open Access Journal*, Vol. 2 Issue 1. *Sat Ejournal*. ICRISAT

Shire, S.A (2006). Somali Remittance Companies and their Clients. In: Maimbo, S.M. (Ed.) (2006). Remittances and Economic Development in Somalia: An Overview. Social Development Papers, Conflict Prevention and Reconstruction. Paper No. 38 / November 2006. World Bank

Singh, P. (2012). Impact of Terrorism on Investment Decisions of Farmers. Evidence from the Punjab Insurgency. Journal of Conflict Resolution. No. Volume 57, No. 1. Sage Publication

Slocum, N. (2003) Participatory Methods Toolkit: A Practitioner's Manual: Comparative Regional Integration Studies, UNU, Helsinki

Smith, D. (2004). Trends and Causes of Armed-conflict. Berghof Research Centre for Constructive Conflict Management. Berlin

Smith, A. and Vaux, T. (2003). Education, Conflict and International Development. Gsdrc.org

Smith, D. and Wise, B. (2002). Impact Assessment of Enterprise Development in Post-Conflict Regions – A Balkan Perspective. Triple Line Consulting. Accessed 10/09/09 at [Http://Www.Sed.Manchester.Ac.Uk/Research/Iarc/Ediais/Pdf/Postconflict.Pdf](http://www.sed.manchester.ac.uk/research/iarc/ediais/pdf/postconflict.pdf)

Smith, J.T., Aten, R. and Dod, D. (2007). A Guide to Economic Growth in Post-Conflict Countries. Bureau for Economic Growth, Agriculture and Trade. USAID

Snow, J. (1990). Empowerment of Women Programme. John Snow, Inc., Arlington, Va.

Snyder, C.A. and Malik, M. (1999). Developments in Modern Warfare. In: Contemporary Security and Strategy, Eds. Snyder, C.A. Page 194-209, Routledge, New York

- Sow, N. (2012). Women's Political Participation and Economic Empowerment in Post-Conflict Countries: Lessons from the Great Lakes Region in Africa. International Alert, London
- Specker, L. (2008). Integrating Socio-Economic Recovery into Post-Conflict Stabilisation Programmes. CRU Policy Briefing. Clingendael Conflict Research Unit. The Hague
- Ssewamala, F.M. and Sherraden, M (2004). Integrating Saving into Microenterprise Programmes for the Poor: Do Institutions Matter? Social Service Review, University of Chicago
- Stake, R.E. (1995). The Art of Case Study Research. Sage Publications
- Stevenson, L. (2010). Private Sector and Enterprise Development, Journal of Entrepreneurship and Public Policy.
- Stewart, D.W., Shamdasani, P.N. and Rook, D.W. (2007). Focus Groups: Theory and Practice. Applied Social Research Methods Series, Vol. 20. Second Edition. Sage Publications, London
- Stewart, F. (2009). A Global View of Horizontal Inequalities: Inequalities Experienced by Muslims Worldwide. Microcon Research Working Paper 13, Brighton, Microcon
- Stewart, F. (2002) Horizontal Inequalities: A Neglected Dimension of Development. UNU World Institute for Development Economics Research Annual Lecture 5, UNU/Wider, Helsinki
- Stewart, F. (2002). Root Causes of Violent Conflict in Developing Countries. Education and Debate. BMJ Vol. 324
- Stewart, F. and Brown, G. (2009). Fragile States. CRISE Working Paper No. 51. University of Oxford, Oxford

Stewart, F., Brown, G. and Langer, A. (2007). Inequalities, Conflict and Economic Recovery. Bureau for Conflict Prevention, UNDP, New York

Stewart, F., Fitzgerald V. and Associates (Eds.) (2001a). War and Underdevelopment. The Economic and Social Consequences of Conflict. Vol. 1. Oxford University Press. Oxford.

Stewart, F., Humphreys, F. P. and Lea, N. (1997). Civil Conflict in Developing Countries over the Last Quarter of a Century: An Empirical Overview of Economic and Social Consequences. Special Issue: War, Economy and Society. Oxford Agrarian Studies, Vol. 25, Issue 1.

Stokes, D. and Blackburn, R. (2002). Learning the Hard Way: The Lessons of Owner-Managers who have closed their Businesses. Journal of Small Business and Enterprise Development, 9(1), 17-27.

Storey, D.J. (2008). Entrepreneurship and SME Policy. World Entrepreneurship Forum, 2008 Edition. Warwick Business School, UK

Subah-Belleh Associates (2007). Liberian Markets and Marketers Survey. Subah-Belleh Associates Management Consultants. www.Subahbelleh.Com. Accessed July 13 2012

Sutherland, A. (1998). Participatory Research in Natural Resources. Socio-Economic Methodologies Best Practice Guidelines. Natural Resources Institute, University of Greenwich, UK

Swift, J., Barton, D. and Morton, J. (n.d.). Drought Management for Pastoral Livelihoods: Policy Guidelines for Kenya. IDS, University of Sussex, UK

Swinburn, G. (2006). Local Economic Development: LED Quick Reference. Urban Development Unit. The World Bank, Washington, DC

Stergakis, A. (C.2010). Project Management and Sustainability – Key Challenges for Donors and Recipients. University of Melbourne, Australia

Stringfellow, R., Coulter, J. Lucey, T., Mckone, C. and Hussain, A. (1997). Improving the Access of Smallholders to Agricultural Services in Sub-Saharan Africa: Farmer Cooperation and the Role of the Donor Community. Natural Resources Perspectives, Overseas Development Institution, London

Tanburn, J. (2008). Measuring and Reporting Results: The 2008 Reader on Private Sector Development. International Training Centre, ILO

Tarway-Twalla, A. (2008). Contribution of Informal Businesses to Basic Social Services in the Central Region of Liberia1: A Major Step toward Post-Conflict Private Sectors Capacity Building and Development. Journal of Small Business Management

Tefft, J. (2005). Agricultural Policy and Food Security in Liberia. ESA Working Paper No. 05-11. Agricultural and Development Economics Division. FAO, Rome

Tellis, W. (1997). Application of a Case Study Report. The Qualitative Report, Vol. 3, No. 3. Nova Southeastern University, Florida

Tellis, W. (1997). Introduction to Case Study. The Qualitative Report. Vol. 3, No. 2. Nova Southeastern University, Florida. Accessed 08 July 2011 at [Http://Www.Nova.Edu/Ssss/qr/qr3-2/tellis1.html](http://www.nova.edu/ssss/qr/qr3-2/tellis1.html)

The Economist (2003). Liberia's Civil War: Fiddling while Monrovia Burns - The Reluctance of Outsiders to Intervene. Accessed 3 June 2011 [Http://Www.Economist.Com/Node/1944472](http://www.economist.com/node/1944472)

The World Bank (1998). World Bank's Experience with Post-Conflict Reconstruction. Operations Evaluation Department, World Bank, Washington DC

Toe, J.C. and Rogers, B. J. (1989). Agricultural Market Interventions and Policy in Africa: The Case for Liberia. In: FAO (1989). Economic and Social Development Paper Expert Consultation Meeting, Arusha, Tanzania. FAO

TRC (2009). Consolidated Final Report: Vol. II. Republic of Liberia: Truth and Reconciliation Commission of Liberia. Monrovia

Tschumi, P. and Hagan, H. (2008). A Synthesis of the Making Markets Work for the Poor (M4P) Approach. A publication financed by the UK Department for International Development (DFID) and the Swiss Agency for Development and Cooperation (SDC), DFID, London

Tucker, J., Nourse, T., Gailey, R., Park, D. and Bauman S. (n.d.). Recapitalising Liberia: Principles for Providing Grants and Loans for Microenterprise Development. FMR 20. Livelihoods, FMR 20. UNCDF

Tyler, A. (2006). A Library of Our Own: The Potential for a Women's Library in Wales. Submitted in Partial Fulfilment of the Requirements for a PhD. Department of Information Studies, University of Wales Aberystwyth

UN (2009). United Nations Policy for Post-Conflict Employment Creation, Income Generation and Reintegration: The Role of Employment in Post-Conflict Settings, UN News Centre, www.un.org

UNAIDS (1998). Aids and the Military: HIV/AIDS, Gender and Conflict Situations UNAIDS Inter-Agency Task Team on Gender and HIV/AIDS, UNAIDS Technical Update, Geneva

UNCTAD (2001). Growing Micro and Small Enterprises in LDCs: The "Missing Middle" in LDCs: Why Micro and Small Enterprises Are Not Growing. Enterprise Development Series. United Nations

UNdata. [Http://Data.Un.Org/Search.Asp?Q=Liberia](http://Data.Un.Org/Search.Asp?Q=Liberia) Accessed 13 May 2010

UNDP (n.d.). Promoting Conflict Prevention and Conflict Resolution through Effective Governance: A Conceptual Survey and Literature Review. Management and Governance Division Bureau for Development Policy. UNDP

UNDP (2008). Post-Conflict Economic Recovery: Enabling Local Ingenuity. Bureau for Crisis Prevention and Recovery Report, UNDP, New York

UNDP (2007). The Role of Private Sector Development in Post-Conflict Economic Recovery. UNDP, New York

UNDP (2005). Sustainable Post-Conflict Economic Recovery: Lessons and Challenges. Bureau for Crisis Prevention and Recovery, UNDP, New York

UNDP (2001). Participatory Governance, People's Empowerment and Poverty Reduction. UNDP Conference Paper Series. New York

UNHCR (2008) Global Trends: Refugees, Asylum-Seekers, Returnees, Internally Displaced and Stateless Persons, 16 June 2009, Geneva, Switzerland

UNICEF (2007). Education in Emergencies and Early Reconstruction. UNICEF Interventions in Colombia, Liberia, and Southern Sudan. Princetown University, Education in Emergencies

UNICEF (2005). Evaluation of the Disarmament and Demobilisation Programme for Children Associated with the Fighting Forces in Liberia. UNICEF, London.

UNIDO (2008). Creating an Enabling Environment for Private Sector Development in Sub-Saharan Africa. UNIDO, Vienna

United Nations (2009). World Survey on the Role of Women in Development: Women's Control over Economic Resources and Access to Financial Resources, including Microfinance. Department of Economic and Social Affairs, Division for the Advancement of Women. United Nations, New York

United Nations (2008). United Nations Policy on Post-Conflict Employment Creation, Income Generation and Reintegration. CYES Network

United Nations / World Bank (2004). Joint Needs Assessment. National Transitional Government of Liberia. Monrovia

United Nations Expert Group, (2004). Catalyzing Peace through Development" Issues Paper for the Session on Socio-Economic Development and Conflict Prevention United Nations Department of Economic and Social Affairs, New York

Unruh, J.D. (2009). Land Rights and Post War Liberia: The Volatile Part of the Peace Process. Land Use Policy, Vol.26, Issue 2

Unwin, T. (2005). Partnerships in Development Practice: Evidence from Multi-Stakeholder ICT4D Partnership Practice in Africa. UNESCO Publications for the World Summit on the Information Society, Paris

Urdal, H. (2004). The Devil is in the Demographics: The Effect of Youth Bulges on the Domestic Armed-conflict, 1950-2000. Paper No. 14. Social Development Papers, Conflict Prevention and Reconstruction. The World Bank

USAID (n.d.). Value Chain Development in Conflict-Affected Environments: Four Vignettes. USAID

USAID (2011). FY2011 Global Development Alliance Annual Program Statement: Public-Private Alliances, USAID

USAID (2009). A Guide to Economic Growth in Post-Conflict Countries. Office of Economic Growth Bureau for Economic Growth, Agriculture and Trade. USAID

USAID (2007). A Guide to Economic Growth in Post-Conflict Countries. Economic Growth Office Bureau for Economic Growth, Agriculture and Trade. USAID

USAID (2003). Third Report on the Implementation of the USAID Disability Policy. USAID, Washington DC

USAID. Liberia: Economic Growth Overview. [Http://Liberia.USAID.Gov/Node/35](http://Liberia.USAID.Gov/Node/35). Accessed 25/04/2011

Van Der Kraaij, F. P.M. (1983). In: Bremen, 1983 (ed.). The Open Door Policy of Liberia. An Economic History of Modern Liberia'. Chapter 2. The Origins of the Closed Door Policies and Open Door Policies 1847-1947, Pp. 12-46.

Verpoorten, M. (2005). Self-Insurance in Rwandan Households: The Use of Livestock As A Buffer Stock in Times of Violent Conflict, Mimeo, Ku Leuven, Belgium.

Verstegen, S. (2001): Poverty and Conflict: An Entitlement Perspective. Conflict Prevention Network Briefing Paper. European Union, Brussels

Ward-Schofield, J. (2002). Increasing the Generalisability of Qualitative Research. Chapter 8. In Huberman A.M and Miles M.B. (2002). The Qualitative Researcher's Companion. Sage Publications

Watchlist (2004). Nothing Left to Lose: The Legacy of Armed-conflict and Liberia's Children. Watchlist on Children and Armed-conflict
Waterloo, Ontario, Canada

Watson, E. (2001) Inter Institutional Alliances and Conflicts in Natural Resource Management: Preliminary Research Findings from Borana, Oromia Region, Ethiopia. Working Paper No. 4, University of Cambridge, Cambridge

Welthungerhilfe (2008). Notes from the “Walking County”. Baseline Survey Project “Road Rehabilitation, Water and Sanitation in south-east Liberia. Welthungerhilfe, Liberia

WHO (2009). Country Profile of Environmental Burden of Disease: Liberia.

WHO (2004). The Global Burden of Disease: DALYs. World Health Organisation. Accessed March 2011 at:

[Www.Who.Int/Healthinfo/Global_Burden_Disease/2004_Report_Update/En/Index.Html](http://www.who.int/healthinfo/global_burden_disease/2004_report_update/en/index.html)

Woodward, S.L. (2002). Economic Priorities for Peace Implementation. International Peace Academy Policy Paper Series on Peace Implementation. Centre for International Security and Cooperation. New York

Woolcock, M and Narayan, D. (2000). Social Capital: Implications for Development theory, Research, and Policy. The World Bank Research Observer. Vol. 15, No. 2

World Bank (2011). Developing the Private Sector in Post-Conflict Liberia. <https://www.wbginvestmentclimate.org/advisory-services/cross-cutting-issues/conflict-affected-countries/liberia.cfm> Accessed 22 April 2011.

World Bank (2010). Liberia: Employment and Pro-Poor Growth. Poverty Reduction and Economic Management 4, Africa Region. Development Dialogue on Values and Ethics, Human Development Network

World Bank (2006). Community-Driven Development in the Context of Conflict-Affected Countries: Challenges and Opportunities. Social Development Department: Environment and Socially Sustainable Development Network. Report Number 36425 – GLB

World Bank (2005). Rebuilding Post-Conflict Societies: Lessons from a Decade of Global Experience. Workshops Report (19-21 September 2005)

World Bank (2003). Liberia at a Glance. [Http://Devdata.Worldbank.Org/Aag/Lbr_Aag.Pdf](http://Devdata.Worldbank.Org/Aag/Lbr_Aag.Pdf)

World Bank. [Http://Data.Worldbank.Org/Indicator/Nv.Agr.Totl.Zs](http://Data.Worldbank.Org/Indicator/Nv.Agr.Totl.Zs) Accessed 13 May 2011

World of Maps. http://www.worldofmaps.net/uploads/pics/karte-Liberia_Stammesgebiete.jpg. Accessed 21 July 2011

Yin, R. K. (2003). Application of Case Study Research. Second Edition. Applied Social Research Methods Series. Vol. 34. Sage Publications

Yin, R.K. (1994). Case Study Research: Design and Methods. Second Edition. Sage Publications

Young, A.T. (2008). Costly Discrimination and Ethnic Conflict: The Case for Liberia Civil Wars. University of Mississippi, USA

Young, H., Jaspars, S., Brown, R., Frize, J., and Khogali, H. (2001). Food Security Assessment in Emergences: A Livelihood Approach. Humanitarian Practice Network Paper 36. ODI, London

Zandniapour, L. Sebstad, J. Snodgrass, D. (2004). Review of Impact Assessment for Selected Enterprise Development Projects. Micro Report. AMAP Business Development Services, Knowledge and Practice Research Task Order, USAID/ EGAT

List of Appendices

Appendix 1.1: Definition of Key Terms

Armed-Conflict is defined in international law as a conflict whose “hostilities have to be conducted by force of arms and exhibit such intensity that, as a rule, the government is compelled to employ its armed forces against the insurgents instead of mere police forces (Schindler, 1979 cited in ICRC, 2008: 5). This definition goes further to add “the hostilities are meant to be of a collective character, i.e. they have to be carried out not only by single groups, and that the insurgents have to exhibit a minimum amount of organisation”. In this study armed-conflict is used interchangeably with civil war. A civil war is defined as a war between factions or regions of the same country (Schmitt *et al.*, 2006).

The terms **market environment** in this study is used in relation to the immediate and wider economic state of a small, micro and medium enterprise development sphere as was shown in Figure 1.1 in Section 1.2.

This study uses the definition of **Market-Based Approach** provided by Jocknick (2012), the OECD (2006), Poulton and Dorward (2003) and Gibson and Bear (2000). As a result, leveragers such as donor agencies and INGOs seek strategies that “crowd-in” the poor into markets. Their focus revolves around investing resources into pro-poor business initiatives such as those that strengthen local enterprises, aggregating producers and forging linkages to larger enterprises and lucrative markets. Support is also provided in the development of micro-finance and business development services. Figure 3.2 showed the inter-linkages between the key stakeholders within a market-based approach and their respective roles.

The definition of **Post-Conflict** has been found to be difficult (Addison, 2002, Brown *et al.*, 2007, UNDP, 2008, Stewart *et al.*, 2007, Justino, 2009). This is mainly because some wars do not follow formal and recognised methods of ending such as through a formal surrender, peace talks or signing of treaties. Post-conflict has been defined as the period “immediately before, during, and after disarmament, demobilisation and reintegration process (USAID,

2007). Birdsall *et al.* (2008) define post-conflict as the period when violence has ended by at least one year and less than ten years have elapsed since the end of violent conflict. Brown *et al.* (2007) applies a process-oriented approach that categorises a post-conflict country's progress upon a continuum scale according to achievements of at least seven peace milestones (see Appendix 1.1.1). This definition includes milestones that start from the cessation of hostilities and violence through to demobilisation, repatriation, the establishment of a functional state, achieving reconciliation and societal integration and economic recovery. This study combines all three definitions.

Appendix 1.1.1: Peace Milestones and Indicators of Progress

Peace Milestone	Possible Indicator of Progress
Cessation of hostilities and violence	Reduction in the number of conflict fatalities, Reduction in the number of violent attacks, Time passed since major fighting stopped
Signing of political/peace agreements	Signing of and adherence to ceasefire agreements Signing and implementation of a comprehensive political agreement which addresses the causes of the conflict, Endorsement of peace/political agreement by all major factions and parties to the conflict
Demobilization, disarmament and reintegration	Number of weapons handed in, Number/proportion of combatants released from military duty and returned to civilian life, Number/proportion of combatants released from active duty and returned to barracks Number of military barracks closed, Success of reinsertion programmes for ex-combatants, Reduction in total number of active soldiers and combatants, Spending cuts on military procurement
Return and resettlement	Number/proportion of displaced persons and refugees

of refugees and IDPs	who have returned home voluntarily. Number of displaced persons and refugees still living involuntarily in refugee centres within the conflict country or abroad
Establishment of a functioning state	The extent to which impunity and lawlessness has been reduced, The extent to which the rule of law is introduced and maintained, The extent to which corruption has been reduced, Tax revenue as a proportion of GDP
Achieving reconciliation and societal integration	Number of violent incidents between groups reduced, Perceptions of 'others', Extent of trust
Economic recovery	Restored economic growth, Increased revenue mobilization, The restoration of economic infrastructure, Increased private sector investment

Source: Brown *et al.* (2007)

The term **economic recovery** itself poses issues as to what it entails. While the most common measure of recovery is measured on economic terms, based on a benchmark of post-war GDP to pre-conflict GDP, some researchers (Brown *et al.*, 2007, Barnett *et al.*, 2007, UNDP, 2008, Addison, 2002, Woodward, 2002) argue that some countries experience low or negative economic growth before the conflict. Del Castillo (2003) has also argued that post-conflict GDP is usually distorted by aid flows. In addition, while GDP shows national level growth, it does not show wealth distribution across the population (Brown *et al.*, 2007, Barnett *et al.*, 2007). Addison (2005) and Woodward (2002) argue that economic recovery should show both economic and human development for the majority of the people through availability of local economic opportunities.

The term **donor-led** in this thesis is used to describe aid-funded activities implemented through aid organisations and or implementing partners following definition by the USAID Microlinks (2010).

Pro-poor market development in this thesis follows the definition by Peppelenbos (2008) which include increase in the income of the poor as well as increased economic control by the poor to strengthen the economic, social and organizational capacities of the poor.

Internally displaced persons (IDPs) are groups of people displaced from their own homes but within their own country borders unlike **refugees** who are people displaced outside of their country borders (UNHCR, 2008)

Appendix 2.1: 10 Reasons why Militarisation is bad for Women

1. Women are killed and maimed in equal numbers to men
2. Women and children are killed by landmines planted in farming land
3. High number of war-widows whom are also displaced, disinherited and impoverished
4. Women and children are the majority of refugees
5. Women are targeted for rape, sexual exploited and tortured causing psychological trauma
6. Women are exposed to exploitation by humanitarian militias and aid workers
7. Women have higher risks of contracting sexual transmitted diseases including HIV
8. Women lose on welfare supported services such as housing, education, health to increased military budgets
9. Women suffer increased domestic violence from ex-combative husbands and partners exposed to warring habits
10. Women are exposed to toxic chemicals and bear deformed children

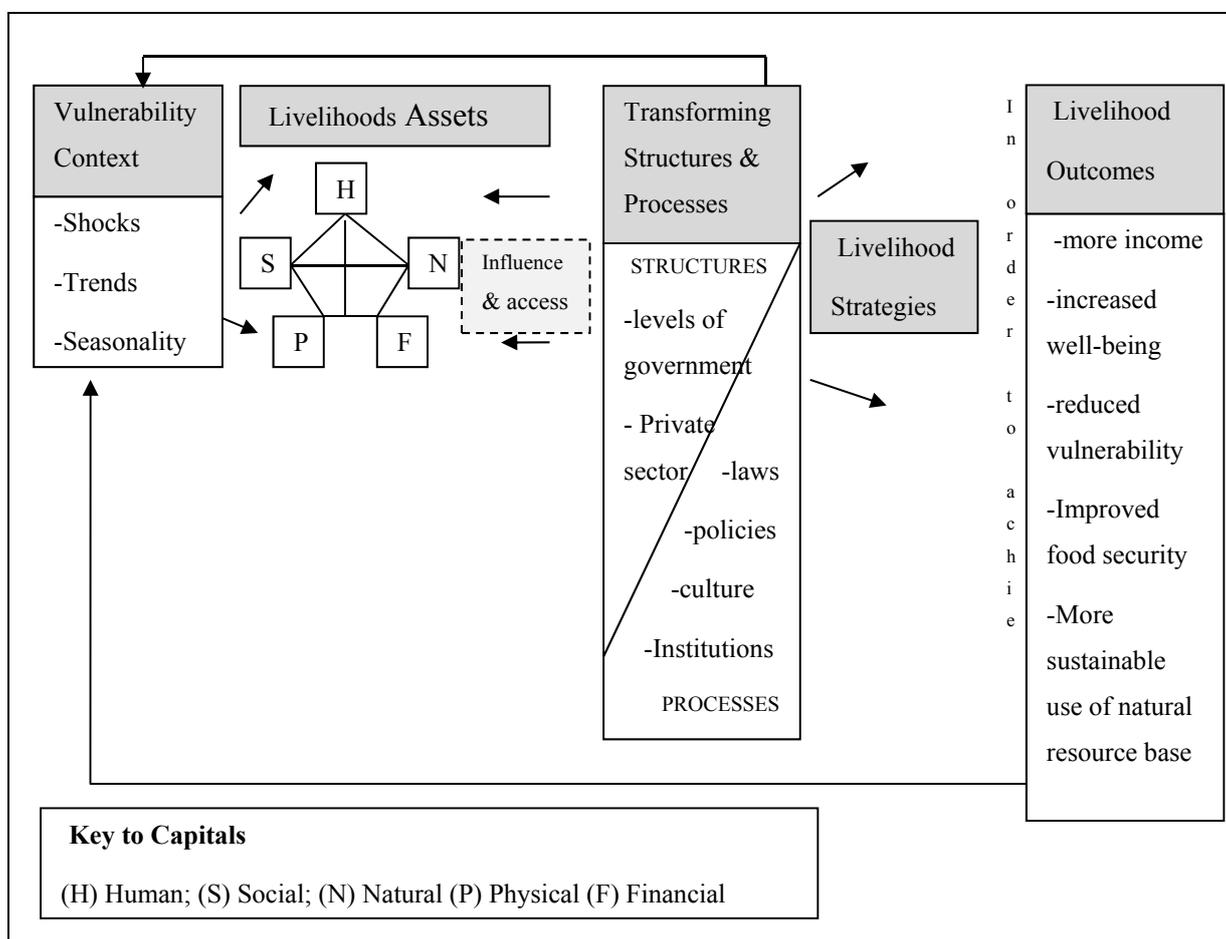
Source: Hynes (2003)

Appendix 2.2: Leading Donor Agencies in Post-Conflict Economic Reconstruction

Organisation	Focus area
USAID	Value Chain Development in Conflict-Affected Environments
World Bank	Fragile and Conflict-Affected Countries
DFID	Strengthening Agricultural Markets in Areas Affected by Conflict
ILO	Regional Trade Integration and Conflict Resolution
UNDP	Private Sector Development in (Post-) Conflict Situations

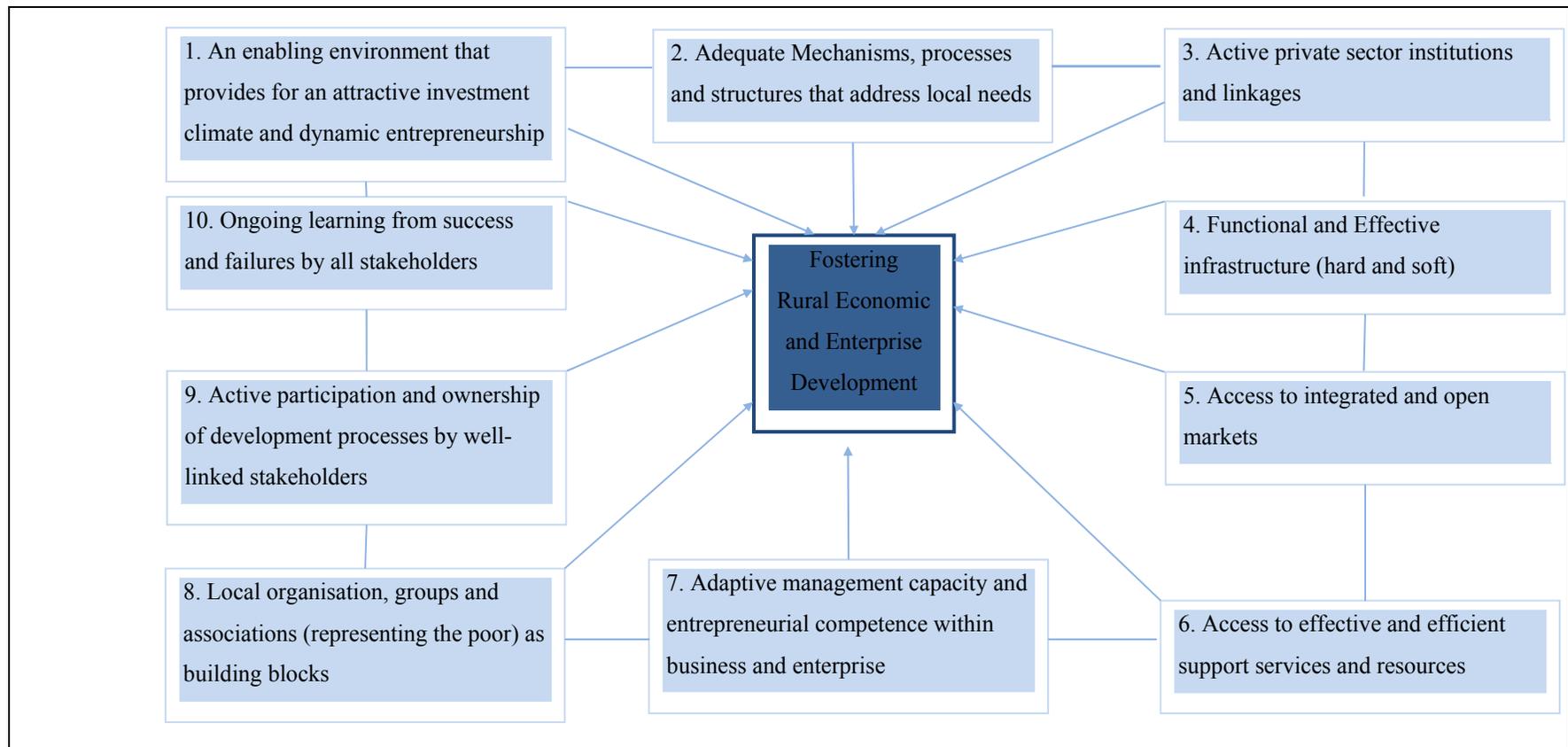
Source: SEEPNET (2007)

Appendix 3.1: Sustainable Livelihoods Framework



Source: DFID (1999)

Appendix 3.2: Rural Economic and Enterprise Development Framework



Source: GTZ (2003)

Appendix 3.3a: List of Focus Groups-Based Questions

Name of Interviewer: _____	Date: _____	Interview ID _____ 15/1 _____
-----------------------------------	--------------------	---

Gbalin Women Multi-purpose Cooperative

1. What is the name of your cooperative?
2. What is the origin of your cooperative?
3. When was the cooperative registered?
4. How many members are you (M/F)
5. How did people originally get selected / qualify to be a member of this cooperative?
6. Has this changed since you started to now?
7. Has there been any new members who have joined after the registration?
8. How many people have dropped out? What were the reasons for dropping out?
9. How do you think you benefit from being a member of this cooperative?
10. What are the advantages of being in a cooperative and not a group?
11. How much fees do you have to pay to be a member?

Business Management

1. How much money were you given for the cooperative by Oxfam?
2. What did you do with the money?
3. How was this decision reached? involvement /participation
4. What do you intend to do with the gains from your business?
5. Do you have a legal contract agreement / legal protection do you have as a member of the cooperative?
6. What are your obligations under this contract?
7. How are roles and positions allocated?
8. How are decisions on what to make and sell made? Who is involved in the decision process?
9. What are the management system in place to measure productivity
10. How are working hours decided?
11. What hours do you work? Does everyone work the same hours?
12. What happens if you don't turn up / absent? How is conflict resolved?

13. How are you informed how the business is doing i.e. contracts, profit?
14. How do you decide what to do with the profit?
15. Has your cooperative done some market research etc for the type of business you are in?
16. Who do you consider to be your competitors in the area of business you are involved?
17. MIS mobile
18. What other organisations / GOL have you made linkages with?
19. What has been the benefit of making the linkage with this organisation?
20. How is conflict resolved within the cooperative?
21. Where do you see this business at in years to come? Do you think you will survive without support from government, donors etc?
22. What do you consider are the main risks and constraints for this business?
23. Since you started this business have you ever stopped?
24. How is this group represented at the district and national level?
25. Do you attend CDA meetings?
26. How would you know the outcome of a district or national meeting

Microenterprise Management Questionnaire

1. Do you keep records – on what?
2. How many people do you employ? Positions and qualifications
3. How much wages
4. What was used with the money from Oxfam
5. When making purchases, do you deal with the same business or not? Why?
6. Do you pay taxes to the cooperative? How much per what?
7. How is this money used?
8. Do you pay taxes to the GOL? How much per what?
9. What are the main risks for this business?
10. What do you think is needed to make this cooperative into a sustainable long term business?
11. Income /Outgoings/ Assets

Demographics	
Town/village/area	Total _____ M _____ F _____ Total _____ M _____ F _____
Age	Under 20 21-30 31-40 41-60 61+
Marital Status	Married Single Mother Widow Single
Refugee status	IDP Ref Stay
Education	Primary Sec, Complete
Dependents	Under 5 6-10 11-15 16+
Do you belong to any other groups	No Yes Which ones?
Have you received any training?	No: Yes In what?
Do you do cooperative work full-time? If not what other demands apart from HH	No: Yes What?
Choice between employment and business	Employment Business
Apart from income from coop, where else does your household get income?	None: Other
Did you sew before joining Virtuous Women	Yes No
If yes, from where	did you get the experience?
Business related training after the war?	Yes No About?
Who was providing this training?	NGO Government
Have you been able to use the skills/knowledge you were given?	How? Why not?
Are you aware of any other things that you would like to make but not doing?	Yes: Why not
Can you rate your satisfaction of being in this coop between not satisfied and very satisfied	Not S neither s or not Don't know Satisfied Very satisfied

Source: Author

Appendix 3.3b: Semi-Structured Questionnaire for Individual Case Study Members

Group Name:	Community:
Date:	Interviewer 1: Ruth (2)
Name of interviewee:	
<ol style="list-style-type: none">1. Age:2. Education3. What is your life like now? (Farm, help, household, dependents, children's education)4. Does your household hold a market stall? (choice, driving factors, vision, networks, best business, non-participation)5. How did the war affect your household/ personally? (Loss of assets/lives, physical, psychological)6. How was life for you in refuge? (roles and responsibilities/difficulties)7. When you came back, how difficult was it to settle? (repatriated, original housing, land, assets)8. What roles and responsibilities did you play now and then in your village? (member, leader, groups, church) and your household?9. What role / responsibilities do you hold within the Concern Project? (observation of progress, challenges)10. What would you indicate as success for the project? (production increases (food), money, uses, indicators by importance)11. If you wanted to borrow money, where would you get credit? (source, terms, use)12. As a woman, how do you think you can best be supported in order for your family's lives to improve, by whom? General improvements after the war?	

Source: Author

Appendix 3.3c: Semi Structured Questionnaire for Key Informants Interviewees

Name of Interviewee and Position:

Name of Organisation:

Date: Location: ID No.

1. What are the origins of LEDFC?
2. What is its mandate?
3. Does LEDFC have branches in other counties of Liberia? Which?
4. What type of micro-financing institution is LEDFC – who is its target customers?
5. What is the minimum and maximum lending you lend, and to which category of borrower?
6. What is the payback period for a borrower?
7. What is the interest rate that is charged per annum?
8. What are the main risks encountered in micro-finance lending specific to post-conflict countries and in particular in Liberia at the moment?
9. How does LEDFC mitigate against these risks?
10. Does LEDFC provide support in the application process of the credit? Please explain.
11. Does LEDFC require a business plan as a prerequisite for lending?
12. How does the low education rate found in post-conflict Liberia affect lending?
13. What proportion of your customers is rural, peri-urban and urban? Why not the others?
14. What are the types of microenterprise are your customers borrow money for? Please list in their order
15. What type of enterprise are popular with female/male; youth/older; educated/illiterate, single/married) of the people borrowing money from LEDFC?
16. Is there a difference among (15) in defaulting?
17. Which type of business do defaulters tend to do?
18. How many (name) other lending institutions, both micro-finance and banks are currently operating in Liberia?
19. By how many percentage points do interest rates charged differ?
20. How do you view NGOs that give none-refundable grants to micro-entrepreneurs?

21. What do you think are the main obstacles for Micro-financing in Liberia?
22. From your experience, what are the main factors that facilitate success of micro – entrepreneur of Liberia?
23. What opportunities exist for entrepreneurs in Liberia and how can uptake of these opportunities be improved?

Source: Developed by Author

Appendix 3.3d: Semi-Structured Questionnaire for INGOs

Following case studies of **Oxfam GB** microenterprise activities with Virtuous and Gbalin Women Multipurpose Cooperative groups in Montserrado and Margibi carried out in May 2010, I am kindly requesting that you fill in the short questionnaire below. This questionnaire will be used in combination with the case study findings which sought to assess the level of entrepreneurial capacity of the recipients of your support as well as the environment in which they work. This questionnaire seeks to explore approaches that are used by Oxfam GB in supporting the two cooperatives. Together the questionnaire and the case studies will form part of the research for the student's PhD programme.

Questionnaire

Project Design

1. On what evidence was the women's cooperative project idea formulated?
2. What type of people did you want to target for the project?
3. How was the target audience selected?
4. Who was involved in the selection process?
5. What is the total number of beneficiaries for this project?
6. At what stage did the first target audience become involved with the project?
7. Were there any challenges in trying to reach the right people? Please state what they were?

Project Type

8. How were the target audience supported:-as individuals, in groups, whole/part of

communities or individual entrepreneurs, etc?

9. Why did you choose to support the target recipients in the chosen option and not the other options?
10. In what form does your organisation provide funding to the target audience?
(Through grant, loan or other means– please explain other)
11. What was the reasoning behind supporting the audience in this way?
12. How does this funding option incentivise the target audience to take ownership of the project?
13. Is the choice of the project and the funding scheme based on other successful experiences or a country level initiative?
14. If the idea originated from other country experiences, were the countries post-conflict environments?
15. Has the project worked as well in Liberia as to the other country(ies)?

Project Outcomes and impact

16. What is the total funding intended for the entire women cooperative project?
17. What are the main indicators being used to measure success of these projects?
18. What are the challenges facing the target audience in reaching project objectives?
19. Which are the factors that are supporting the success of projects?
20. What main challenges would you say are post-conflict-specific and are hindering project success?

Future Planning

21. Have any actions been taken as a result of project review or evaluation? What were these?
22. What measures and safe guards (e.g. linkages/networks etc) have been put in place to try to achieve sustainability after the project ends?
23. There is an argument that says that directly financed interventions lead to subsistence micro-enterprises with low sustainability levels, what do you say to this?
24. If this project were to be restarted, would you change anything, if so, what would that be?

Source: Author

Appendix 3.4: List of Additional Informative Documents Read

Ministry of Planning and Economic Affairs (2012). Liberia's Medium Term Economic Growth and Development Strategy (2012-2017). Agenda for Transformation: Steps Towards Liberia Rising 2030.

Ministry of Planning and Economic Affairs (n.d.). National Policy On Non-Governmental Organizations In Liberia. MPEA, Liberia

OECD (2011). Survey on the Fragile States Principles - Country Scorecard: Republic of Liberia, OECD, Paris

Allen, W.C. (n.d.). The Role of Liberians and Liberianologists in the Diaspora in Human Capacity Building in the New Liberia. Republic of Liberia

Radelet, S. (2007). Reviving Economic Growth in Liberia. Working Paper Number 133. Centre for Global Development, Washington D.C.

Liberia: http://www.indexmundi.com/liberia/economy_profile.html

Liberia: <http://www.worldbank.org/en/country/liberia>

Liberia: <http://liberia.usaid.gov/node/18>

IRIN. LIBERIA: Land grab or development opportunity? Humanitarian News and Analysis: A Service of the UN Office for the Coordination of Humanitarian Affairs.

<http://www.irinnews.org/report/94882/liberia-land-grab-or-development-opportunity>

Liberia (2007): A Review Of Liberia's Economy, Financial Sector & Investment Opportunities. Accessed, 13 June 2010

http://www.ibliberia.com/pdf_News/LiberiaReview_November07.pdf

Clower, R.W., Dalton, G., Harwitz, M. and Walters, A.A. 1966. Growth without

development; an economic survey of Liberia. Evanston, Illinois: Northwestern University Press.

Werker, E. and Beganovic, J. (2011). Liberia: A Case Study. Prepared for the International Growth Centre Workshop on Growth in Fragile States. Harvard Business School

Republic of Liberia (n.d.). Liberia: Review of Ongoing Agricultural Development Efforts. Ministry of Agriculture

Ministry of Commerce and Industry (2011). Poverty Alleviation and Wealth Creation through small enterprise Development. Rationale, Policy and Implementation Framework for MSME Development in Liberia (2011-2016), Liberia

Cook, N. (2010). Liberia's Post-War Development: Key Issues and U.S. Assistance. Congressional Research Services, Washington D.C

UN in Liberia (2008). Consolidating Peace and National Recovery for Sustainable Development. United Nations Development Assistance Framework Liberia 2008-2012. UN, Liberia

Source: Compiled by Author

Appendix 3.5: Selection Criteria for Case Study Groups

Main Criteria Used in Choosing Case Study Groups

Geographical location

Development prior to war

Extent of displacement and development post-conflict

Type of market-based business initiative

Group size and scale of investment

Ratio of women to men in enterprise group

Security

Source: Author

Appendix 3.6: Initial List of Prospective INGO Case Studies Sources

Organisation	Contact	Position	Email	Mobile
-ACDI/VOCA	Robin Wheeler	Chief of Party	rwheeler@acdivoca-lib.org	077906 516
-Cooperative Housing Fund	Brett Sedgewick	Country Director	bsedgewick@chf-liberia.org	06143933
-American Rescue Council	Carrie Hasselback	Country Director	chasselback@arcliberia.org	0880513947
-CARE USA	Hubert Charles	Country Director	hubert.charles@co.care.org	06 797 958
-Catholic Relief Services	Sean. T. Gallagher	Country Rep	sgallagher@lr.waro.crs.org	06608152
-FinnChurch Aid	Paivi Muma	Regional Rep	paivi.muma@kua.fi	06140571
-Danish Refugee Council	James Youqoui Sr	Country Rep	rd-wa@drc.dk	06600699
-Oxfam GB	Chals Wontewe	Country Director	cwontewe@oxfam.org.uk	077551348

-Concern Worldwide	Mark Kane	Country Director	mark.kane@concern.net	06642557
-ZOA	Nicholas Street	Country Director	streetnic@yahoo.co.uk	06452717
-Samaritan's Purse	Kendell Kauffeldt	Country Director	kkauffeldt@samaritan.org	06929102
-Mercy Corps	Barsee Cooper	Acting Head of Office	bcooper@lr.mercycorps.org	06615922
Welthungerhilfe (German Agro-Action)	Bernd Schwenk	Regional Rep	bernd.schwenk@welthungerhilfe.de	077097828

Source: Liberian International NGO Forum

Appendix 3.7: Data Collection Interview Schedules

Name of Case study Group	No. of participants	Place	Date
Welthungerhilfe – Grand Kru			
Joquikpo Maoyennbo	11	Sasstown, Krando Kru	22/03/10
Joquikpo Bajiyeni	5	Sasstown, Krando Kru	23/03/10
Fedoukle Powollote	7	Sasstown, Krando Kru	24/03/10
Fedoukle Maoyennbo	8	Sasstown, Krando Kru	25/03/10
Dayorkpo	3	Dayorkpo Village	26/03/10
Wesseh	8	Wesseh Village	29/03/10
Sloyan	12	Sloyan Village	30/03/10
Kledia	10	Kledia village	31/03/10
Noroquia	11	Noroquia village centre	01-02/04/10
Wropluken	14	Wropluken women's centre	05-06/04/10
Getubaken	11	Getubaken women's centre	07-08/04/10
Chewriken	14	Chewriken village	12-13/04/10

Dweaken	9	Dweaken Women's centre, Grand Kru	14-16/03/10
Joquieaken	13	Joquieaken Women's centre, River Gee	19-21/04/10
Oxfam GB, Montserrado			
Virtuous Women	24:	West Point, Monrovia	03-13/05/10
Multipurpose Cooperative	11		04-07/04/11
Gbalin Women	23:	Farm- Margibi County	17-28/05/10
Multipurpose Cooperative	18		11-15/04/11
Concern Worldwide - Lofa			
Konia Grain Bank Group	17:	Warehouse, Konia	7-11/06/10
	23		28/02-04/03/11
Konia Agriculture Group	1:	House, Konia	14-18/06/10
	4		07-11/03/11
Zorzor Agriculture Group	4:	Village, Zorzor	21-25/06/10
	7		14-15/03/11
Barwein Rice Mill Mgt Committee	6: 5	Barwein Community	28/06-02/07/10 16-18/03/11
Larmouth Rice Mill Management Committee	28: 9	Larmouth Village	05-09/07/2010 21-25/03/2011

Source: Author

Appendix 3.8: INGOs and Key Informants Meeting Schedules

Name of Organisation	Person(s)/Group met	Date
Concern Worldwide	Mr Arvind Das, Assistant Country Director, Programmes	10/Sept/2009
Oxfam GB	Mr Chals Wontewe, Country Director	15/Sept/2009
Concern Worldwide	Ms Sheila Donaghy, Area Coordinator	16/Sept/2009
Concern Worldwide	Gbaway Town Vulnerable Women group	17/Sept/2009
Concern Worldwide	Sucormu Town Vulnerable Women	18/Sept/2009
Concern Worldwide	Yarpuah Vulnerable Women	19/Sept/2009

Concern Worldwide	Zorzor Vulnerable Women Group	21/Sept/2009
Oxfam GB	Virtuous Women Management Board	12/Oct/2009
Oxfam GB	Gbalin Women group	13/Oct/2009
Concern Worldwide	Mr Victor Ngorbu, Livelihoods Manager	01/Oct/2009
Welthungerhilfe	Bernd Schwenk, Regional Director	12/Jan/2010
Welthungerhilfe	Jochen Moninger	24/Feb/2010
Concern Worldwide	Mr Mark Kane, Country Director, Mr Arvind Das, Assistant Country Director, Programmes, Mr Victor Ngorbu, Livelihoods Manager	24/Feb/2010
CHF, Liberia	Mr Brett Sedgewick, Assistant Country Director	26/Apr/2010
Liberian Enterprise Development Finance Company	Mr Abraham Ndofor, General Manager	31/May/2010
Oxfam GB	Mr Gala Toto, Programme Manager	02/Mar/2010
Oxfam GB	Mr Gala Toto, Programme Manager	30/Apr/2010
Welthungerhilfe, Monrovia	Mr Chris Ball, Rural Development Expert, River Gee	15/Mar/2010
Welthungerhilfe, Fish Town, River Gee	Mr Dirk Ullerich, Project Manager	21 Mar/2010
Ministry of Planning and Economic Affairs	Ms. Chara Itoka, Principal Director for NGO Affairs	02/Aug/2010
UN Office of the Special Representative of the Secretary-General	Mr. Nyenetue Romeo Bloh National Programme Office	27 Sept/2010
Cooperative Development Agency	Mr G. Momoh Tulay	08/Oct/2010
LMA Kanweaken market	Mr Samuel Wilson, County Superintendent, Mr P. Totoe Jekison, Assistant District superintendent	22/Apr/2010
Kanweaken Women Traders	Ms Ophelia, Ms Beatrice, Ms Mami, fish traders	22/Apr/2010

Sasstown Community Radio	Mr Peter Jarbo, Programme Director	24/Mar/2010
Africare, Liberia	Chris Seubert, Country Director	03/Mar/2010
Liberty Finance	Mark J Palmquist, CEO	21/Feb/2010
Concern Worldwide	Mr Rajesh Singh	10/Jun/2010
Concern Worldwide	Ms Sheila Donaghy	10/Jun/2010
Welthungerhilfe	Bernd Schwenk, Regional Director	22/Jul/2010
Oxfam GB	Galah Toto and livelihoods team	17/Sept/2010
Concern Worldwide	Arvind Das and Victor Ngorbu	29/Sept/2010
Nancy Doe General Market	Tailor – Ms Grace Cooper	17/Feb/2011
Liberty Finance	Ms Ruth Kula, CEO	08/Mar/2011
Liberian Enterprise Development Finance Company	Mr Abraham Ndofor, General Manager	10/Mar/2011
Liberia Business Association	Mr Sam Mitchell, President	10/Mar/2011
Liberia Marketing Association	Ms Lusu Sloan, President	11/Mar/2011
Ecobank Liberia Ltd	Mr Kola Adeleke, Managing Director	12/April/2011

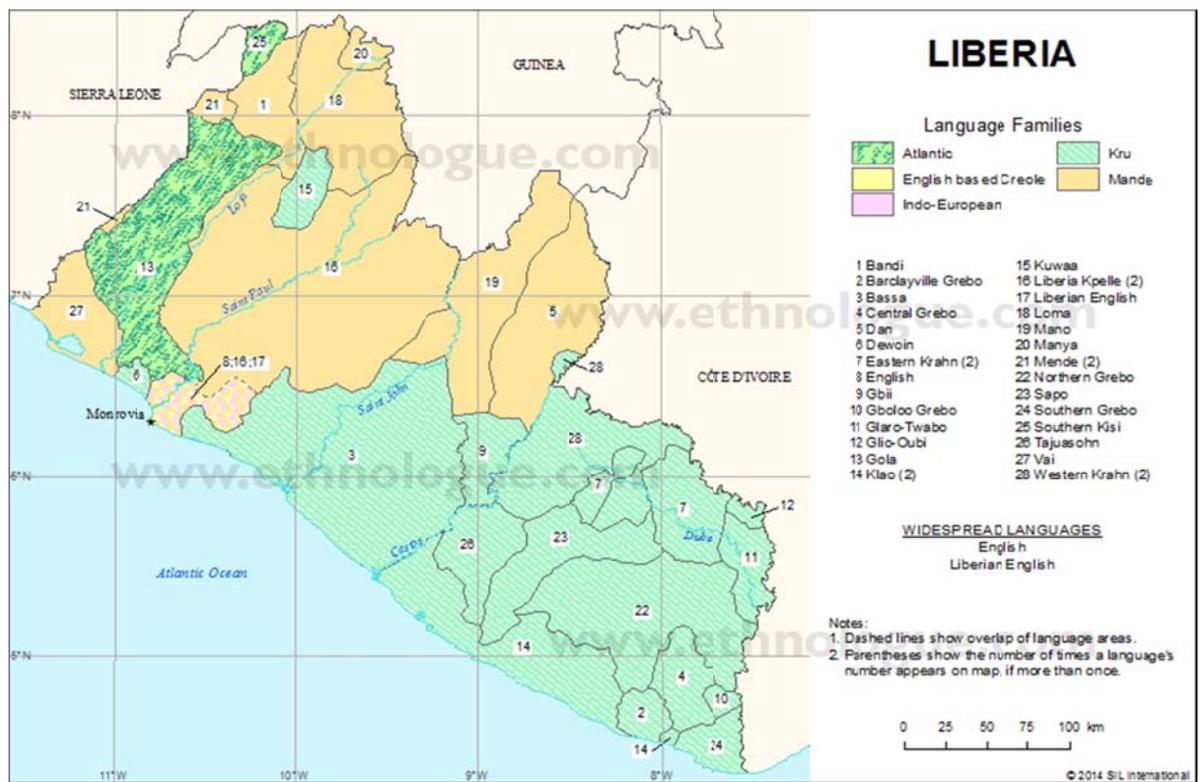
Source: Author

Appendix 4.1: Age Structure of Liberia Population

Age Structure	Male	Female	Total
0-14 years	834,182	843,922	1,678,104
15-64	989,623	1,007,577	1,997,200
65+	56,189	55,271	111,460
Total	1,879,994	1,906,770	3,786,764
	49.6%	50.4%	

Source: Alkire *et al.* (2011)

Appendix 4.2: Ethnic Divisions Map of Liberia



Source: Ethnologue.com

Appendix 4.3: Liberian GDP Trends (US\$) (1960-2009)

Year	GDP	Year	GDP	Year	GDP
1960	630	1976	726	1992	111
1961	626	1977	716	1993	77
1962	615	1978	726	1994	61
1963	610	1979	728	1995	58
1964	622	1980	675	1996	61
1965	633	1981	638	1997	117
1966	661	1982	601	1998	138
1967	684	1983	570	1999	156
1968	696	1984	544	2000	184
1969	725	1985	529	2001	182
1970	752	1986	515	2002	181
1971	768	1987	508	2003	121
1972	779	1988	500	2004	121
1973	757	1989	371	2005	124
1974	742	1990	185	2006	128
1975	710	1991	164	2007	138
				2008	134
				2009	137

Source: World Bank Development Indicators

Appendix 4.4: Terms of Trade between Imported rice (kg)/ daily wage

Market	Nov-09	Nov-10	Nov-11	Nov-12	Sep-13	Main Income
						Activity
Bo-Water Side	4.8	3.0	3.0	2.2	3.2	Agriculture
Buchanan	5.7	5.0	4.0	3.7	5.7	Construction
Foya	3.3	2.5	2.5	2.8	2.7	Agriculture
Gbarnga	2.0	2.6	2.0	2.0	3.4	Agriculture
Pleebo	3.2	2.9	2.5	2.6	3.9	Agriculture
Red Light	4.3	6.0	5.4	4.2	4.8	Construction
Saclepea	2.9	2.4	2.1	2.0	3.8	Agriculture
Tubmanburg	4.3	3.8	2.5	2.9	3.1	Charcoal
Voinjama	3.3	3.0	2.2	3.1	3.0	Agriculture
Zwedru	3.3	4.2	2.8	3.0	3.7	Agriculture

Source: World Food Programme (2009-2013)

Appendix 4.5: Official IDP Camps and Number of Registered Inhabitants

Camp	County	Total	County	Camp	Total
Wilson	Montserrado	28,387	Bong	Maimu 3	12,176
Ricks	Montserrado	22,829	Bong	E.J. Yancy	11,809
Salala	Bong	20,370	Bong	Mount Barclay	10,469
Jahtondo	Montserrado	19,013	Bong	Conneh	9,984
Maimu 1	Bong	18,579	Montserrado	Plumkor	9,354
Blamasse	Montserrado	18,559	Bong	Unification Town	6,648
Seighbeh	Bong	15,281	Bong	Fendell	6,478
Maimu 2	Bong	14,065	Bong	Tumutu	4,732
Soul Clinic	Bong	13,742	Montserrado	New Land	4,323
Perry Town	Montserrado	12,606	Bong	Singhe 3	2,482
Kingville	Montserrado	-	Margibi	Konola Town	-
			Margibi	Horton Town	-

Source: JRS (n.d.)

Appendix 5.1: Marital Status and Age of Lofa Group Members

		Konia Grain Bank	Konia Agric	Zorzor Agric	Barwein Rice Mill	Larmouth Rice Mill
Age	21-30	1 (3%)	5 (25%)	4 (27%)	1 (17%)	1 (20%)
	31-40	0	15 (75%)	5 (33%)	0	2 (40%)
	41-50	6 (21%)	0	6 (40%)	4 (66%)	2 (40%)
	51+	22 (76%)	0	0	1 (17%)	0
Marital Status	Married	4 (14%)	0	9 (60%)	5 (83%)	5 (100%)
	Single mother	1 (3.5%)	8 (40%)	3 (20%)	0	0
	Widow	23 (79%)	5 (25%)	2 (13%)	1 (17%)	0
	Single	1 (3.5%)	7 (35%)	1 (7%)	0	0

Source: Analysis of Survey Data

Appendix 5.2: Table of Summary of First-Level Effects of Conflict on Entitlements

Entitlement	Type of effect	Effects on Rural Groups	Effects on Urban Groups
Direct	Local level insecurities	Reduced productivity	Reduced rural produce supply
	Forced Displacement	Loss of, and access to land	Loss of rural produce markets
	Local recruitment	Increased human costs	-
Market	Instant rural market failure	Loss of non-liquidity assets	-
	Abandonment and displacement	Loss of physical assets	Limited property losses
	Increased rural insecurities	Loss of rural wages	-
	Urban firm forced closures	Loss of urban-to-rural remittances	Loss of employment
Social	Presence of opposing militia locally	Allegiances and social decay	War crimes and human costs
	School closures	High illiteracies among youths	Low illiteracies
	Forced displacement	Loss of social-based systems and non-returnee post-conflict	Overcrowded IDP camps and increased aid-based livelihoods

Source: Author

Appendix 6.1: Vulnerability Criteria of INGOs

Criteria: INGO	Concern Worldwide	Oxfam GB	Welthungerhilfe
Widow living alone or with young children	✓	✓	✓
Old women including married	✓	✓	✓
Unmarried women with children living in poverty	✓	✓	✓
Married women living in poverty	✓	✓	✓
Female Ex-combatants	NA	NA	✓
War –Traumatized Women	NA	NA	✓
Disabled women and girls	✓	✓	✓
Women living with HIV/AIDS	NA	NA	✓
Poor household with orphaned children	NA	NA	✓
Non vulnerable members	✓	✓	✓
Ethnic groups	✓	-	-

Source: Analysis of Survey Data

Appendix 6.2: Entrepreneurial Experience of Case Study Groups

Case study group	New Micro-Entrepreneurs	Total case study group members	Percentage members without experience (%)
Concern Worldwide	54	76	71%
Zorzor Vulnerable	10	15	0.66
Konia Vulnerable	20	20	1.0
Konia Grain Bank	17	30	0.56
Barwein Community	4	6	0.66
Larmouth Community	5	5	0.6
Oxfam GB	104	150	69%
Virtuous Women Group	71	106	0.67
Gbalin Women Group	33	44	0.75
Welthungerhilfe	110	178	62%
Joquikpo Maoyennbo	4	12	0.33
Joquikpo Bajiyeni	6	12	0.50
Fedoukle Powollote	5	12	0.42
Fedoukle Maoyennbo	7	12	0.58
Dayorkpo	12	12	1.0
Wesseh	4	12	0.33
Sloyan	12	12	1.0
Kledia	12	12	1.0
Noroquia	12	12	1.0
Wropluken	12	14	0.86
Getubaken	3	14	0.21
Chewriken	12	14	0.86
Dweaken	4	14	0.29
Joquieaken	5	14	0.36

Source: Analysis of Survey Data

Appendix 6.3: General Training Topic Contents

Team Building	Meaning and kinds of team Building Team effectiveness
Leadership	Qualities of a leader Duties and responsibilities of a leader Functions of a leader: chairperson, co-chairperson, general secretary, financial secretary, treasure, money counter
Access to start-up funds	Loan and savings clubs procedures and management: Group dynamic Group policies Planning
Business Training	Types of businesses Managing a business Adding value Business planning Market Information Marketing Costing Pricing

Source: Concern Worldwide, Liberia

Appendix 6.4: List of Goods Traded by Grand Kru Case Study Groups

Name of SUSU Club	Inclusive Products sold by group members
Joquikpo Maoyennbo	Dried fish; palm oil; coconut oil; groundnut; pepper
Joquikpo Bajiyeni	Dried fish; condiments
Fedoukle Powollote	Dried fish, Imp. rice; palm oil; coconut oil; pepper; lappa (cloth)
Fedoukle Maoyennbo	Dried fish; coconut oil, palm oil;
Dayorkpo	Dried fish; flour; cigarettes; cane juice (liquor)
Wesseh	Dried fish; condiments, pepper; cane juice (liquor)
Sloyan	Dried fish; cane juice (liquor) pepper; salt; cigarettes
Kledia	Dried fish; condiments; cane juice (liquor); palm oil; cassava products; bush meat; cigarettes
Nroquia	Dried fish Imp. rice; palm oil; flour; baked food; bush meat;
Wropluken	Dried fish; Imp. rice; cane juice (liquor); bush meat; bitter ball
Getubaken	Dried fish; cane juice (liquor); palm oil
Chewriken	Dried fish, flour
Dweaken	Imp. rice; fresh fish; dried fish; beans; flour; cooked food; cassava
Joquieaken	Imp. rice; dried fish; fresh fish; beans; cooked food;

Source: Analysis of Survey Data